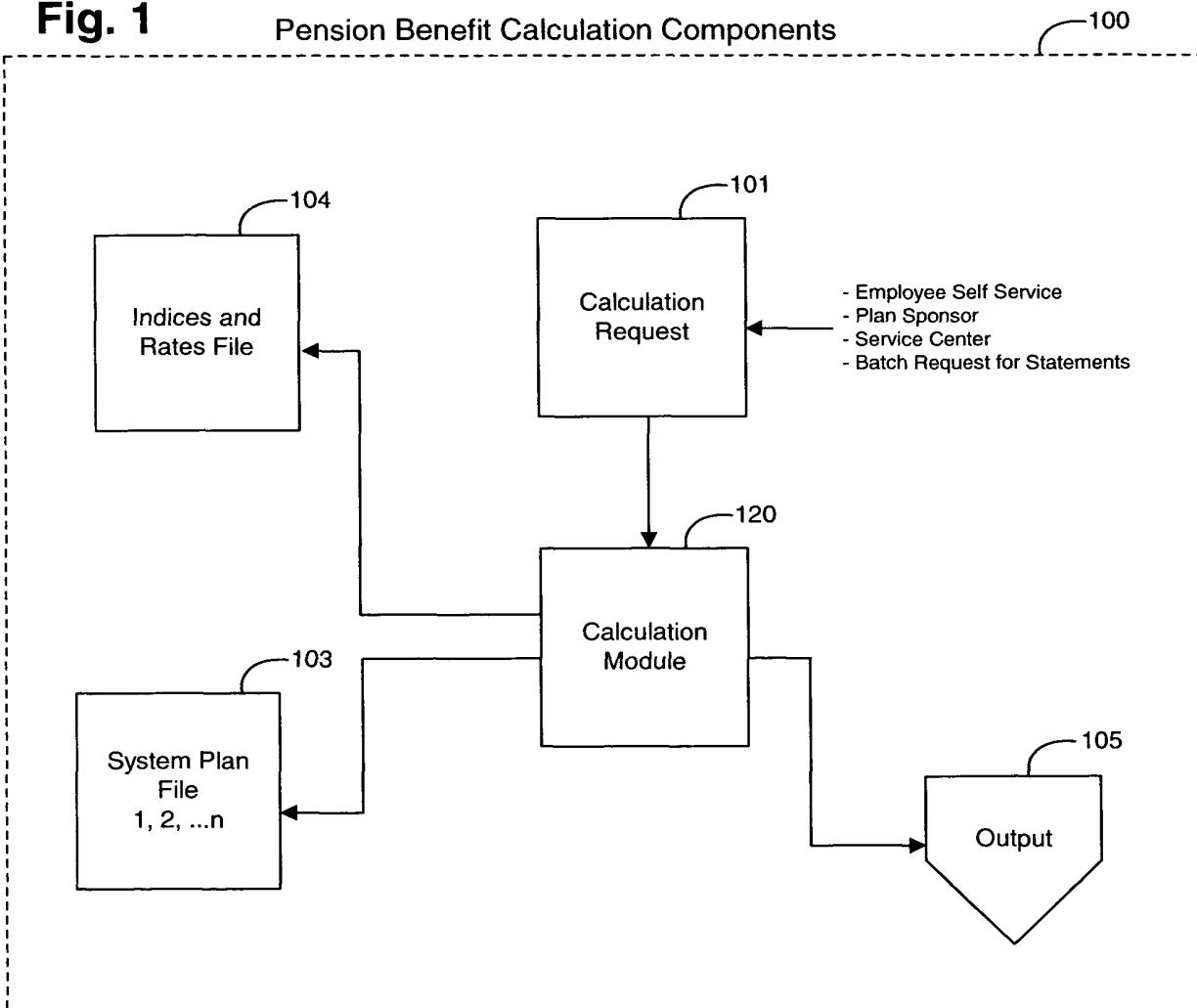


Fig. 1

Pension Benefit Calculation Components



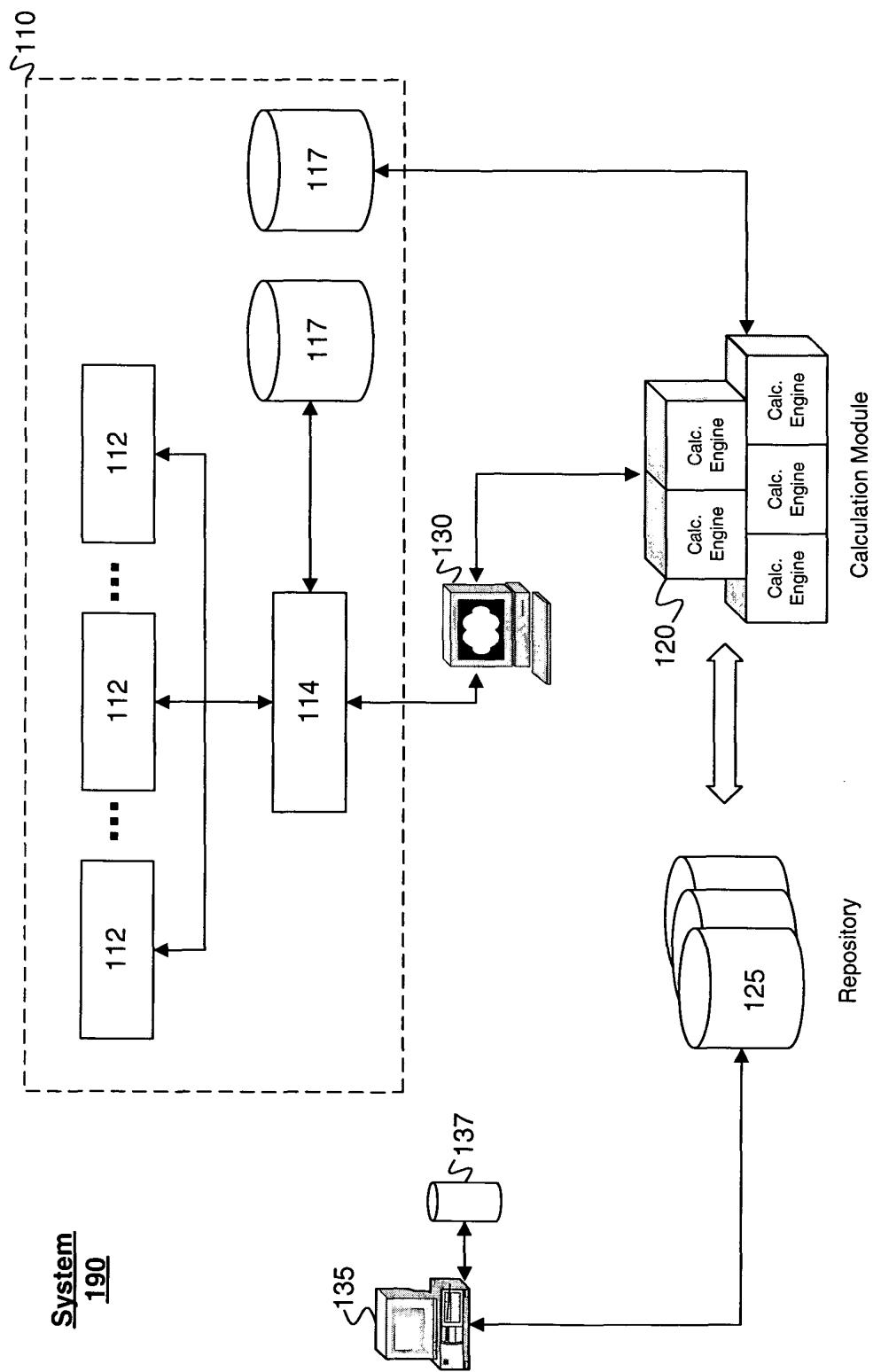
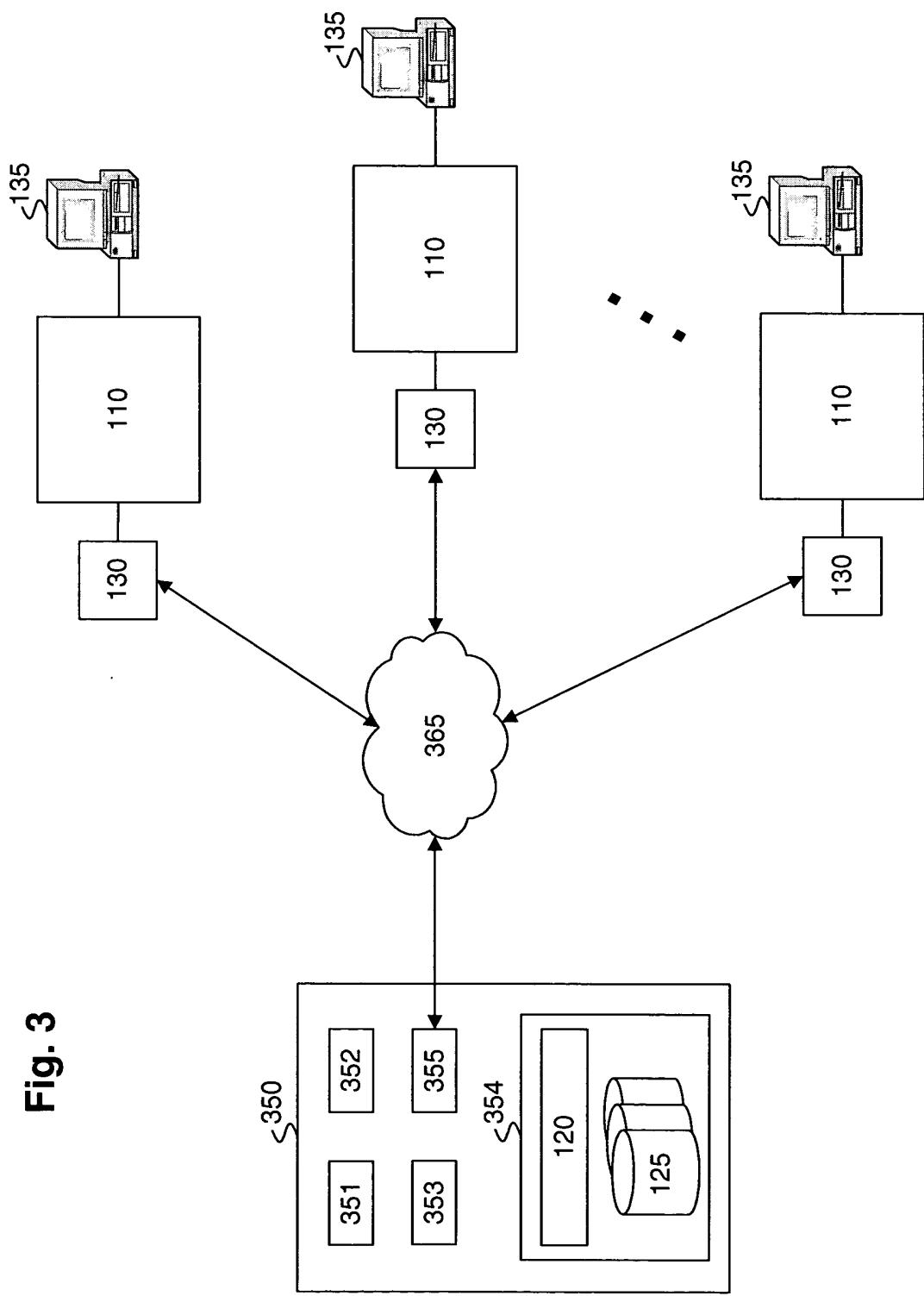


Fig. 2

Fig. 3



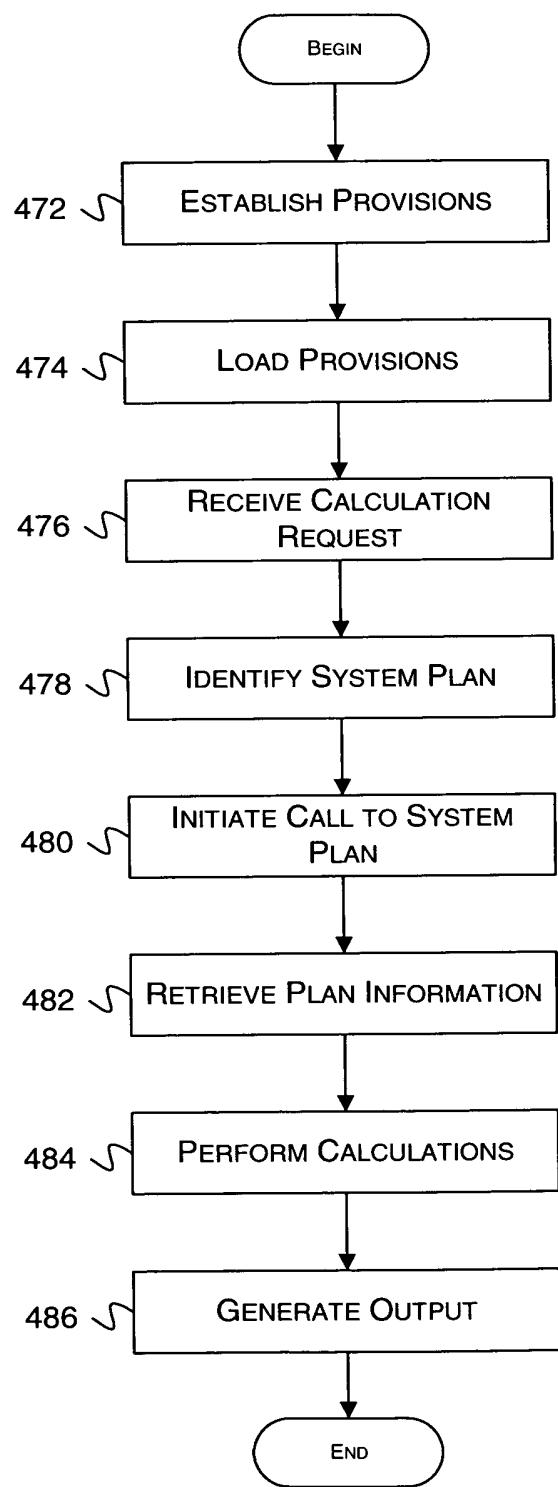


Fig. 4

Fig. 5

Defined Benefit Calculation Engine

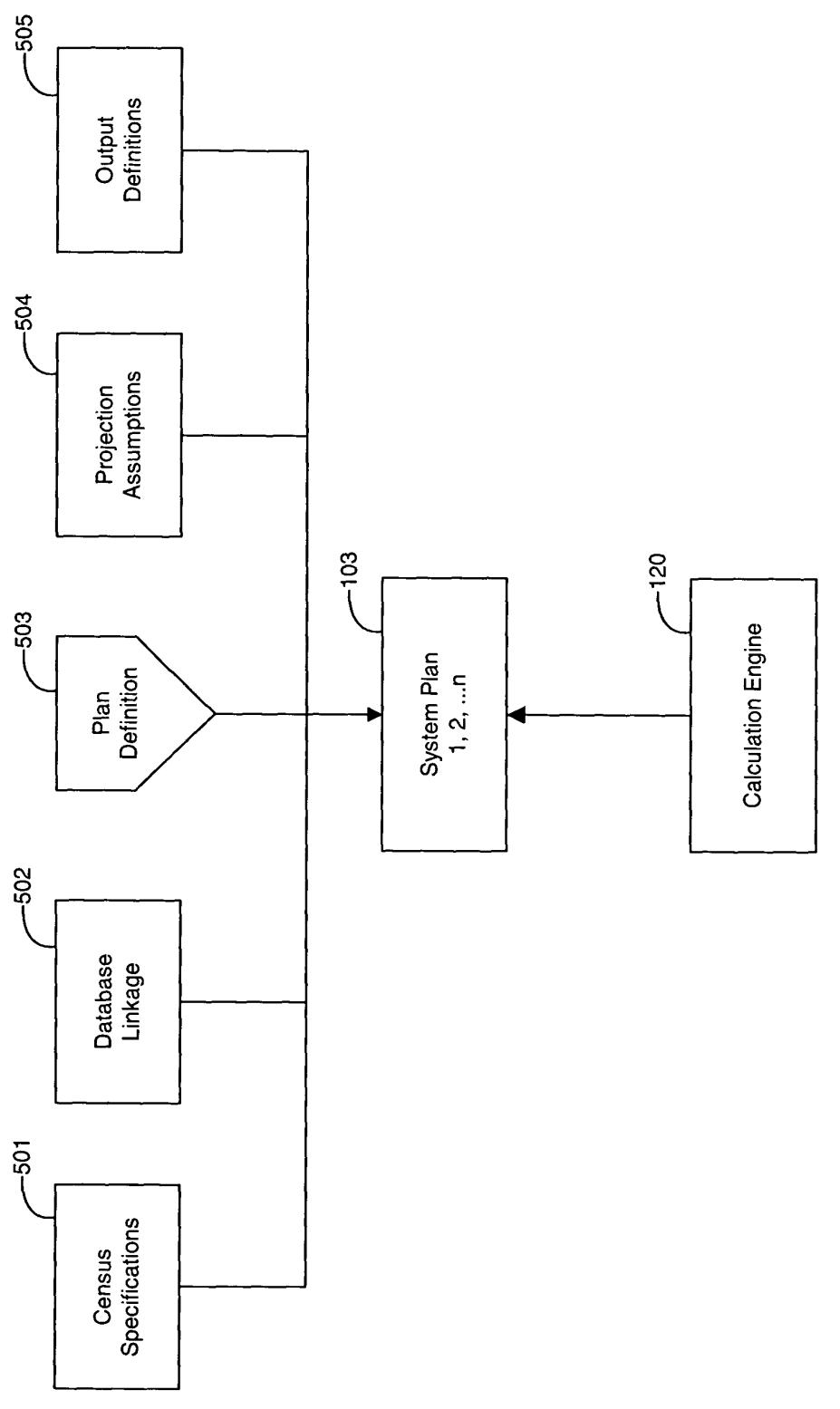
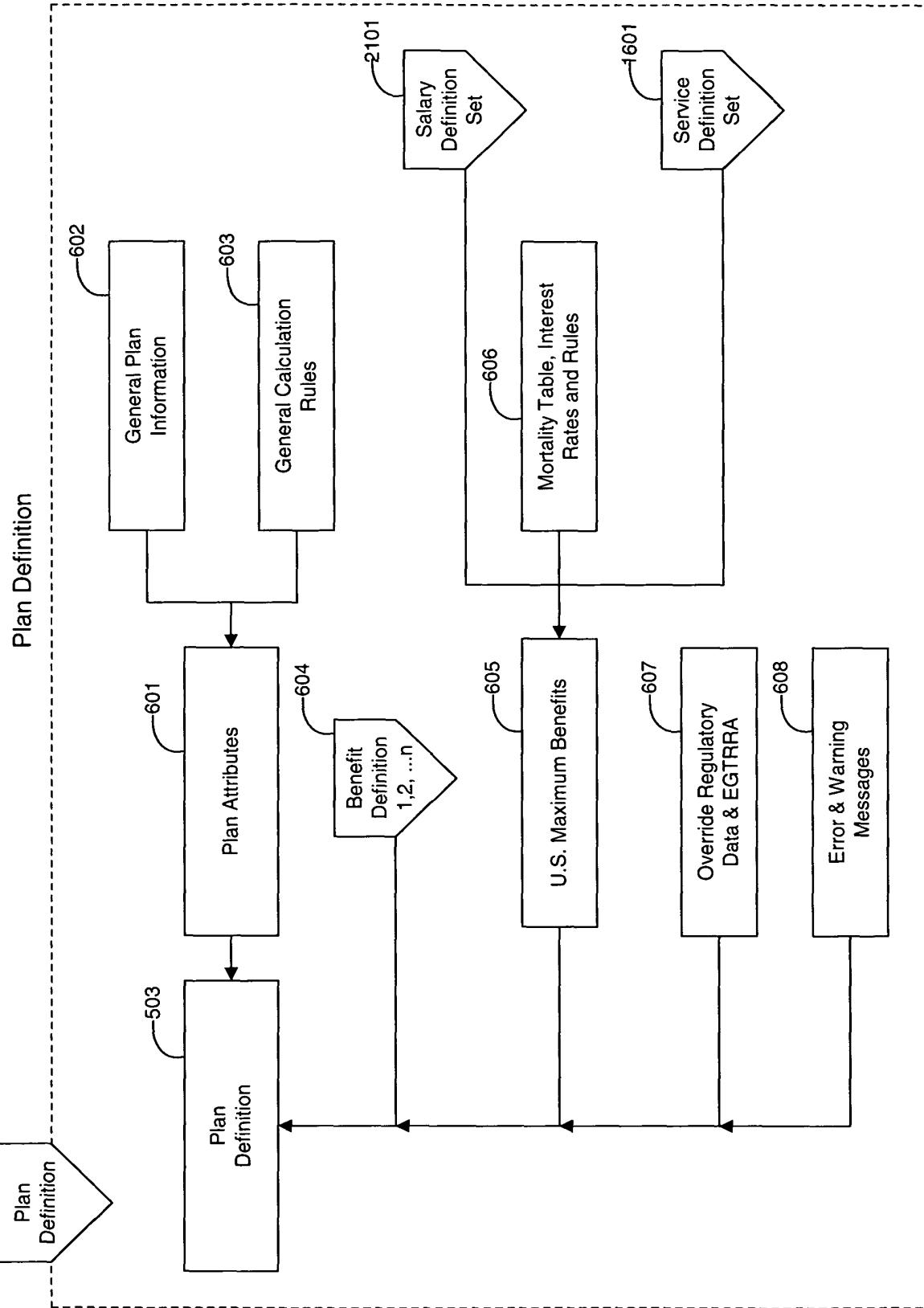


Fig. 6



Sample XML Output File

```
<CALC_RSLT>
  <HEADER>
    <RUN_ID>123</RUN_ID>
    <CALC_TYPE>1</CALC_TYPE>
  </HEADER>
  <RESULTS>
    <SSN>123456789</SSN>
    <MEMBER>
      ***
      <NRD>2030-09-01</NRD>
      <DOP>1984-07-02</DOP>
      <BENEFICIARY_TYPE>0</BENEFICIARY_TYPE>
      <DOT>
        <TERM>2001-12-31</TERM>
        <BEN_SVC>17.417</BEN_SVC>
        <VST_SVC>17</VST_SVC>
        <ACD>
          <CMNCMT_DT>2002-08-01</CMNCMT_DT>
          <AGE_AT_ACD>62</AGE_AT_ACD>
          <FOA>
            <FOA_CODE>YL</FOA_CODE>
            <YRS_CERTAIN>10</YRS_CERTAIN>
            <FOA_PCT>0</FOA_PCT>
            <FOA_AMT>3376.08</FOA_AMT>
          </FOA>
        </ACD>
      </DOT>
    </MEMBER>
  </RESULTS>
</CALC_RSLT>
```

Fig. 7

Fig. 8

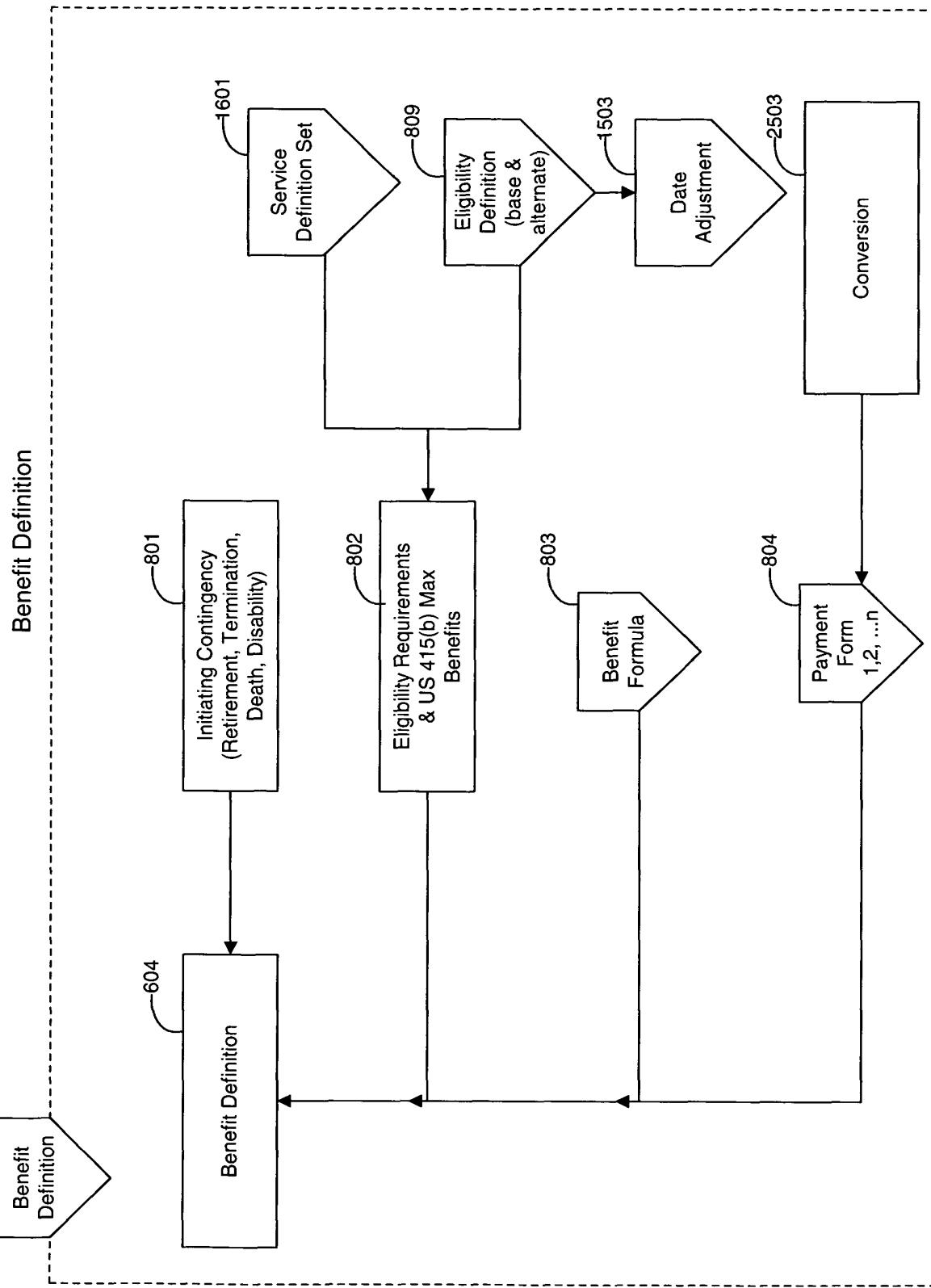


Table 1 - Expression Language

Arithmetic Operators (a is the left argument, b is the right)

+, -, *, /

Add, subtract, multiply, divide

a ** b

Raise a to the b power

#ABS b

Absolute value of b

#CEILING b

Round b up to next integer

a #DIV b

a divided by b; 0 if b is 0

#EXP b

Raise e (2.718281828...) to the b power

#FLOOR b

Round b down to next integer

#INT b

Truncate the fractional part of b

#LN b

Natural log of b

Fig. 9A

a #LOG b

Base-a log of b

a #MAX b

Maximum of a and b

a #MIN b

Minimum of a and b

a #MOD b

Remainder of b/a (modulo)

a #ROUND b

Rounds b to the decimal place specified by a. If a is omitted b is rounded to the nearest integer:

Examples:

#ROUND 123.456 is 123

2 #ROUND 123.456 is 123.46

-1 #ROUND 123.456 is 120

#SIGN b

-1 if b is negative, 1 if b is positive, 0 if b is 0

a #ZMINUS b

a minus b, not less than 0

Fig. 9B

Date Arithmetic

12/31/1992

Example of a date constant (December 31, 1992)

3y2m15d

Example of a duration (3 years, 2 months, 15 days)

#BEGMTH b

This operator returns the date of the first day of the month in which date b falls.

a #DATEMINUS b

Subtracts duration b from date a.

Example:

To determine approximate date of hire from service at 1/1/95:

1/1/95 #DATEMINUS (1y * Svc95)

a #DATEPLUS b

Adds duration b to date a.

Example:

If normal retirement date is defined as age 65:

DOB #DATEPLUS 65y

a #MONTHDIF b

Difference between dates a and b, in decimal months

a #YEARDIF b

Difference between dates a and b, in decimal years.

Example:

To determine hire age from dates of birth and hire:

DOH #YEARDIF DOB

Fig. 9C

#DAY b
Extracts day from date b

#MONTH b
Extracts month from date b

#YEAR b
Extracts year from date b

#BEGMTH b
Date on the beginning of the month in which date b falls

#ENDMTH b
Date on the end of the month in which date b falls

#NEXTBEGMTH b
Date on the beginning of the month coincident with or next following date b

a #MONTHROUND b
Date b rounded up or down to the start of an a-month period
Periods:
12=annual, 6=semi-annual, 3=quarter, 1=month
Rounds up if a>0; down if a<0.
For example:
12 #MONTHROUND b rounds to the start of the next year;
-3 #MONTHROUND b rounds (down) to the start of the current quarter.
-1 #MONTHROUND b is #BEGMTH b.

#DAYOFWEEK b

Fig. 9D

#DAYOFWEEK b

This operator returns an integer for the day of the week for date b.

Returns: 1=Monday, 2=Tuesday, 3=Wednesday, 4=Thursday, 5=Friday, 6=Saturday, 7=Sunday

#DAYSMINMTH b

The number of days in the month containing date b (recognizes leap years).

a #LSTBUSDAY b

The last business day of the period (specified by a) containing date b.

Periods:

1=calendar year, 2=plan year, 3=semi-calendar year, 4=semi-plan year, 5=calendar year quarter,
6=plan year quarter, and 7=month

#ENDMTH b

Date of the last day of the month in which date b falls.

#NEXTBEGMTH b

Date of the first day of the month coincident with or next following date b.

Fig. 9E

Relational Operators (return 1 for True, 0 for False)

=, <, >

Equal to, less than, greater than

<>

Not equal

<=

Less than or equal

>=

Greater than or equal

a #IN b

Evaluates if a is in the list of values b, returns 1 if a occurs in list b or 0 if it is not in list b.

a = database field

b= parenthesized list of values separated by commas, as in (10, 20, 30) or ('SMITH', 'JONES').

Character values are patterns: 'SM*' and '*ERS' match values beginning with SM and ending with ERS.

Case differences are ignored (ABC vs. abc).

The values " and '' match blank.

a #NOTIN b

Evaluates if a is not in the list of values b, returns 1 if a is not in the list b or 0 if it occurs in list b.

a = database field

b= parenthesized list of values separated by commas, as in (10, 20, 30) or ('SMITH', 'JONES').

Character values are patterns: 'SM*' and '*ERS' match values beginning with SM and ending with ERS.

Case differences are ignored (ABC vs. abc).

The values " and '' match blank.

Fig. 9F

Logical Operators

a #AND b

Returns 1 if both a and b are true

#NOT b

Returns 1 if b is 0, returns 0 if b is 1

a #OR b

Returns 1 if either or both of a or b are true

Miscellaneous

:=

Assignment, Used to as in $T := A+B+C$, which assigns T the sum of A, B, and C

&

Statement separator.

Used as in:

$T:=A+B+C \quad \&$

$U:=T/(T+1) \quad \&$

$U*D$

The overall result of the expression is the last statement.

pattern

Used with #IN and #NOTIN. May be a simple name, as in 'JONES', or may include the wildcard (*) character, as in 'JO*', which matches any value beginning with 'JO'.

Fig. 9G

#MV

Missing value marker.

a # OVERRIDE b

Overrides the expression b with the value in the database field component a if a is not missing (i.e.=#MV)

#SUBSET

A Selection expression that selects records chosen by the Subset Selection command. All of these operators may be used with database fields of the numeric, date, and coded type. To compare values of a character database field, however, you must use the #IN and #NOTIN operators.

#THIS

Value of the item you are working with.

For example, in a date adjustment expression, #THIS represents the date you are adjusting. In a transformation expression #THIS represents the data field you are transforming.

Fig. 9H

Fig. 10

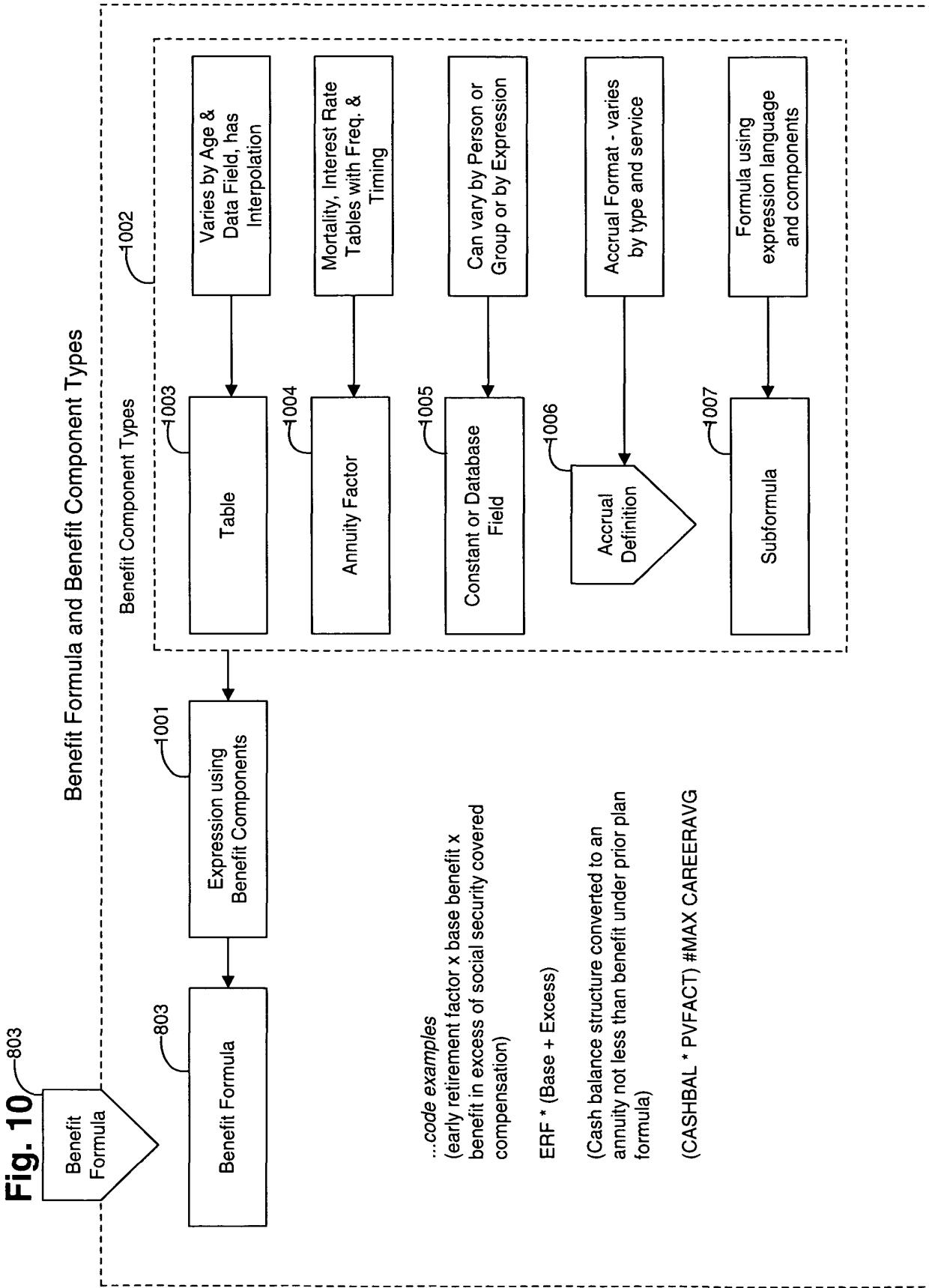


Fig. 11

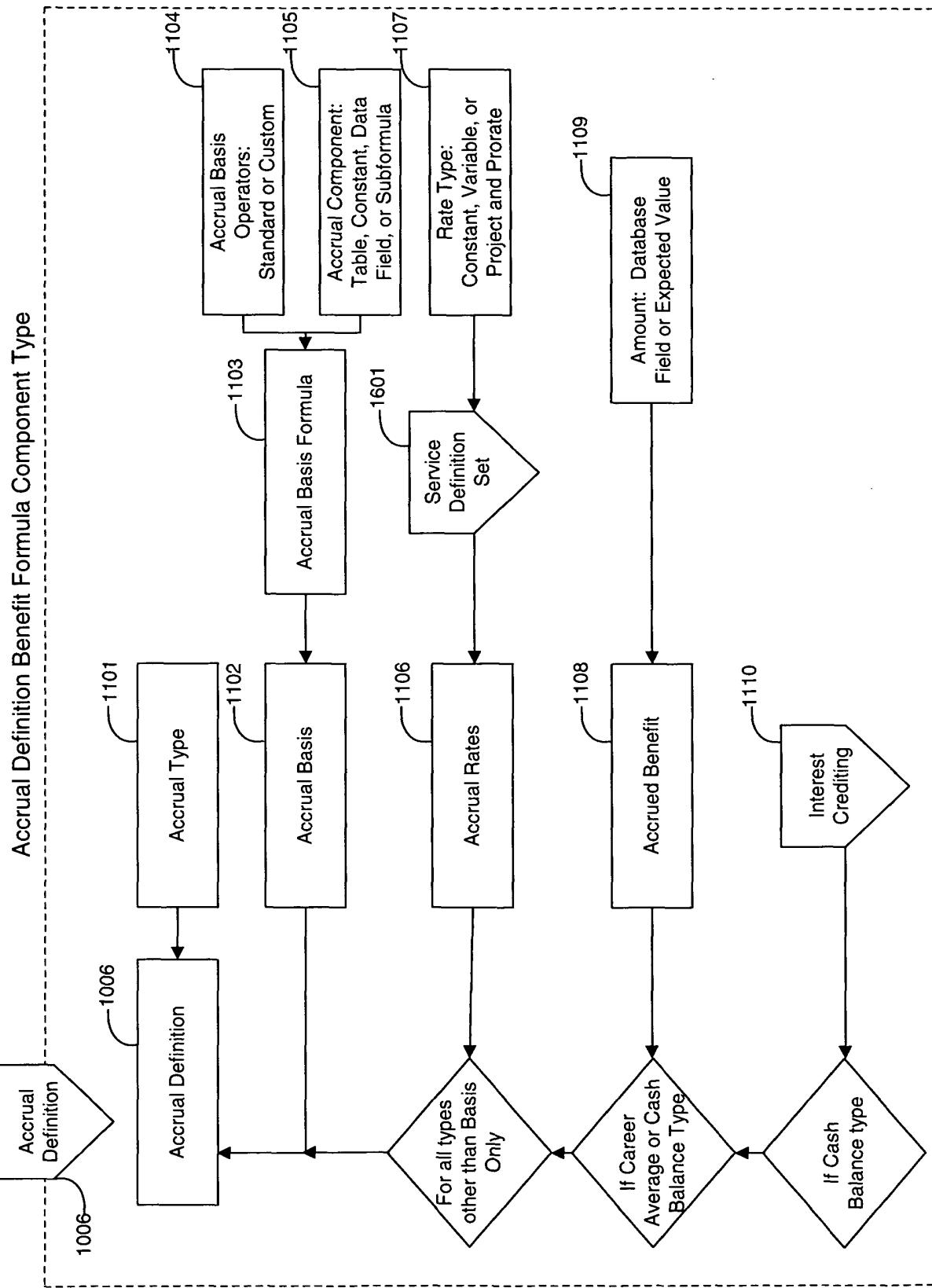


Table 2 – Accrual Basis Operators

#AVGWB n

This operator returns the n-year average of the United States Social Security wage base.

#CVCP

This operator returns the United States covered compensation, with projection.

n #FAS m

This operator returns the highest consecutive n year final average salary out of the last m years.

#MAXSAL

This operator returns the U.S. Internal Revenue Code Section 401(a) maximum salary for qualified plans.

#MAXBEN

This operator returns the U.S. Internal Revenue Code Section 415(b) maximum benefit deferred to Age.

#PIA

This operator returns the Social Security Primary Insurance Amount at the member's Social Security Normal Retirement Age. The assumption in the calculation is that the member will receive level salaries after decrement

#SALARY

This operator returns the member's salary, limited to the U.S. Internal Revenue Code Section 401(a) maximum salary.

#SERVICE

This operator returns a service adjusted accrual basis component. The service is the base service calculation defined in the Census Specifications.

#SSWB

This operator returns the United States Social Security taxable wage base

Fig. 12

Fig. 13

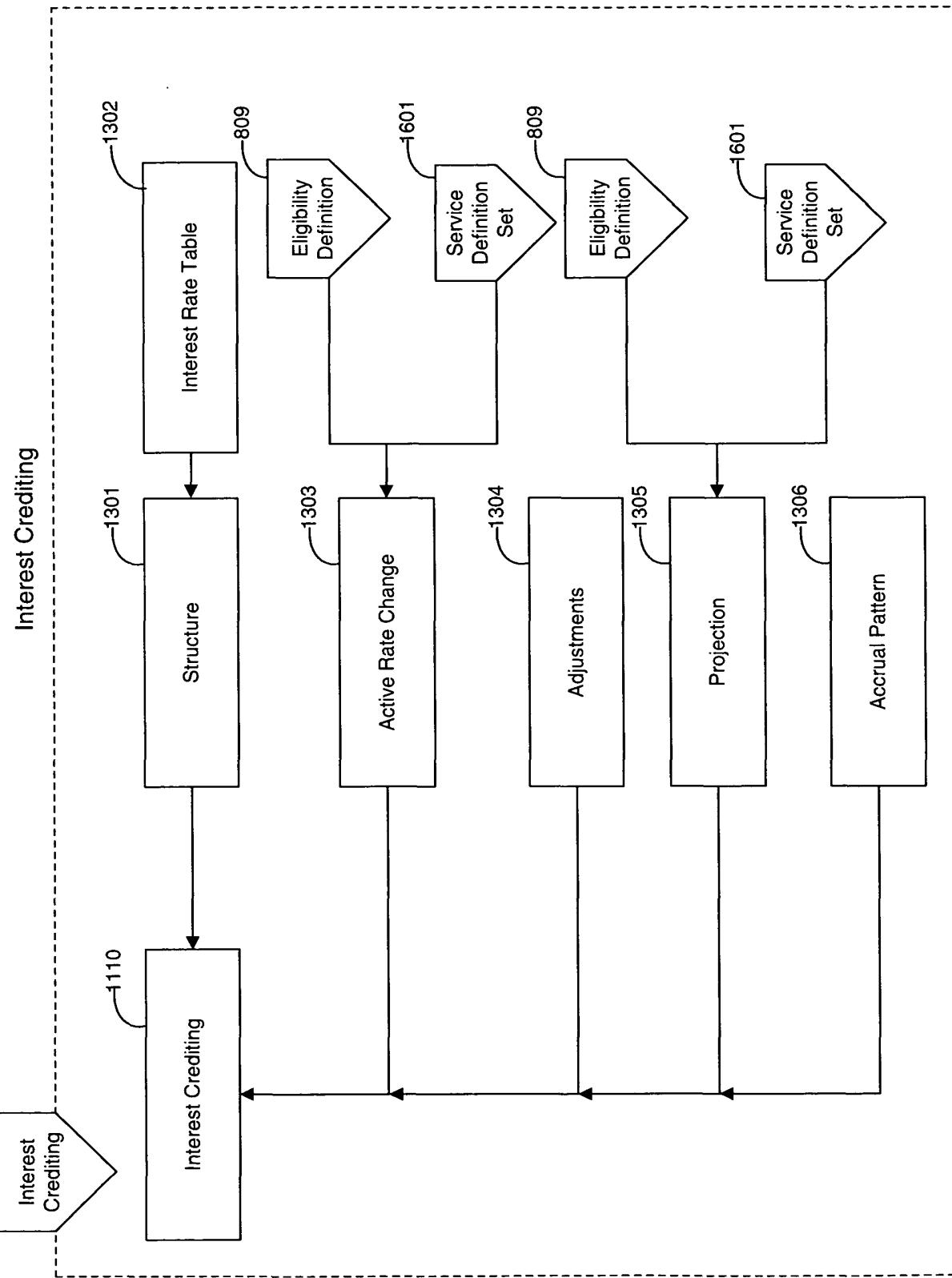


Fig. 14

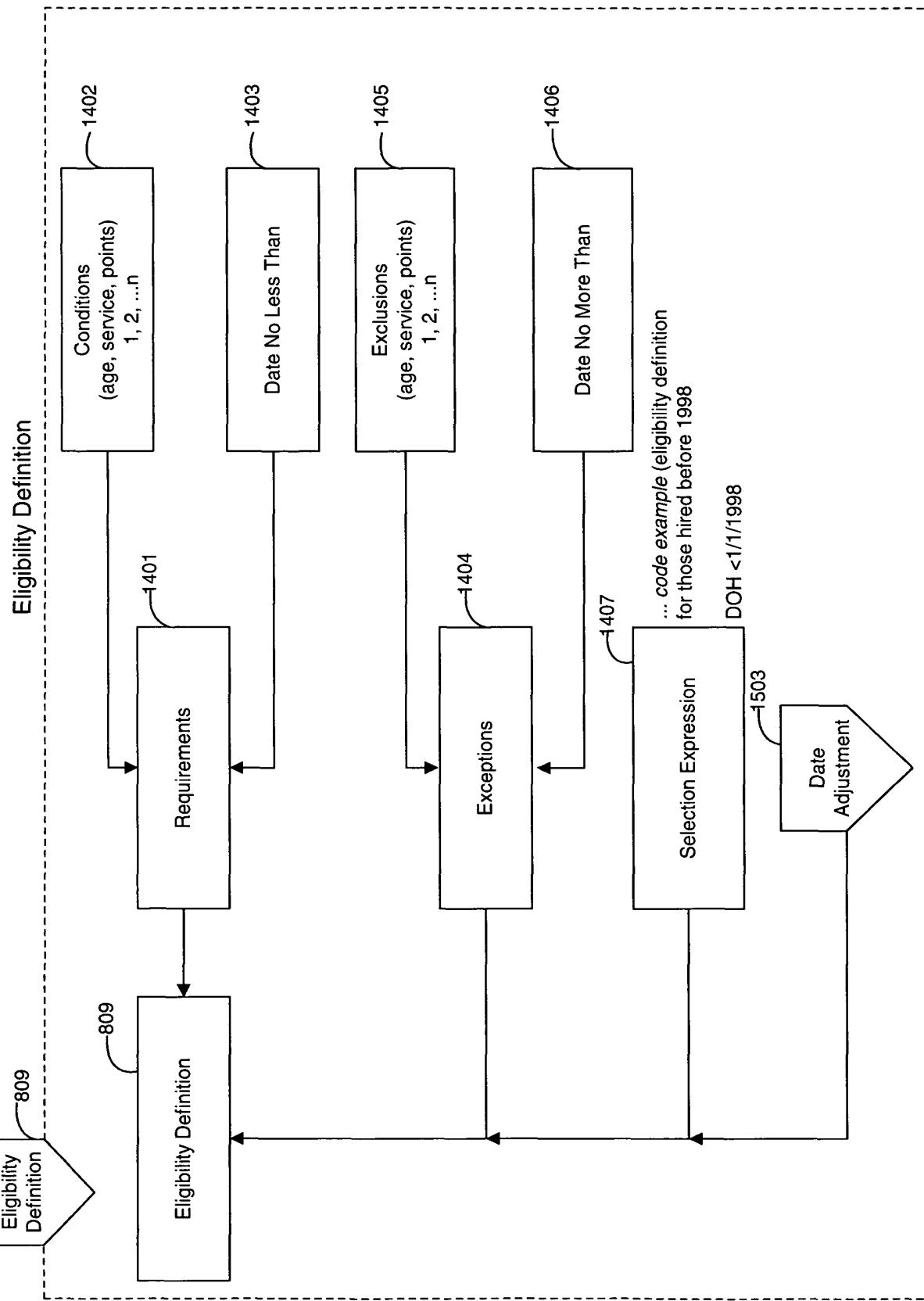


Fig. 15

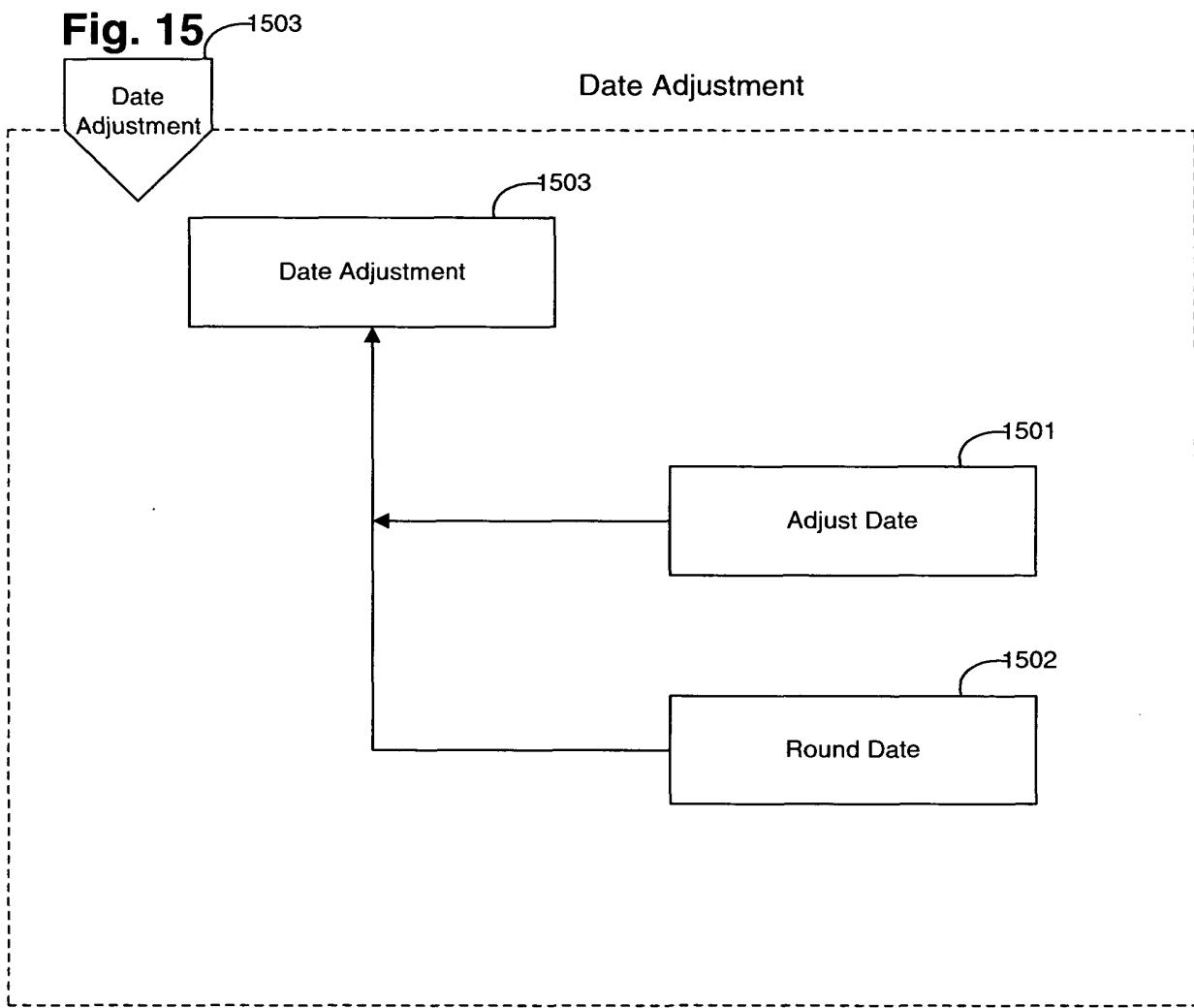


Fig. 16

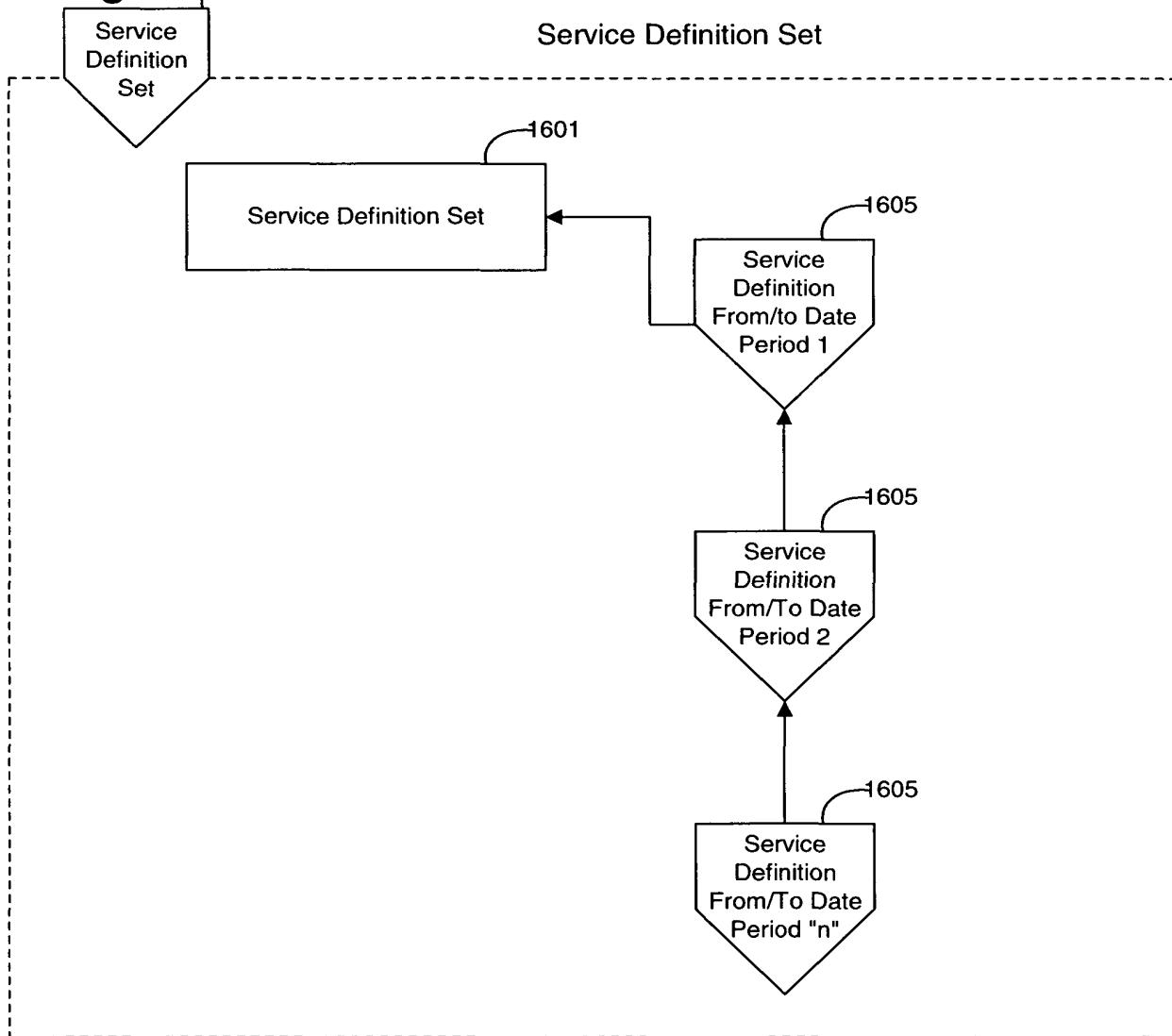


Fig. 17

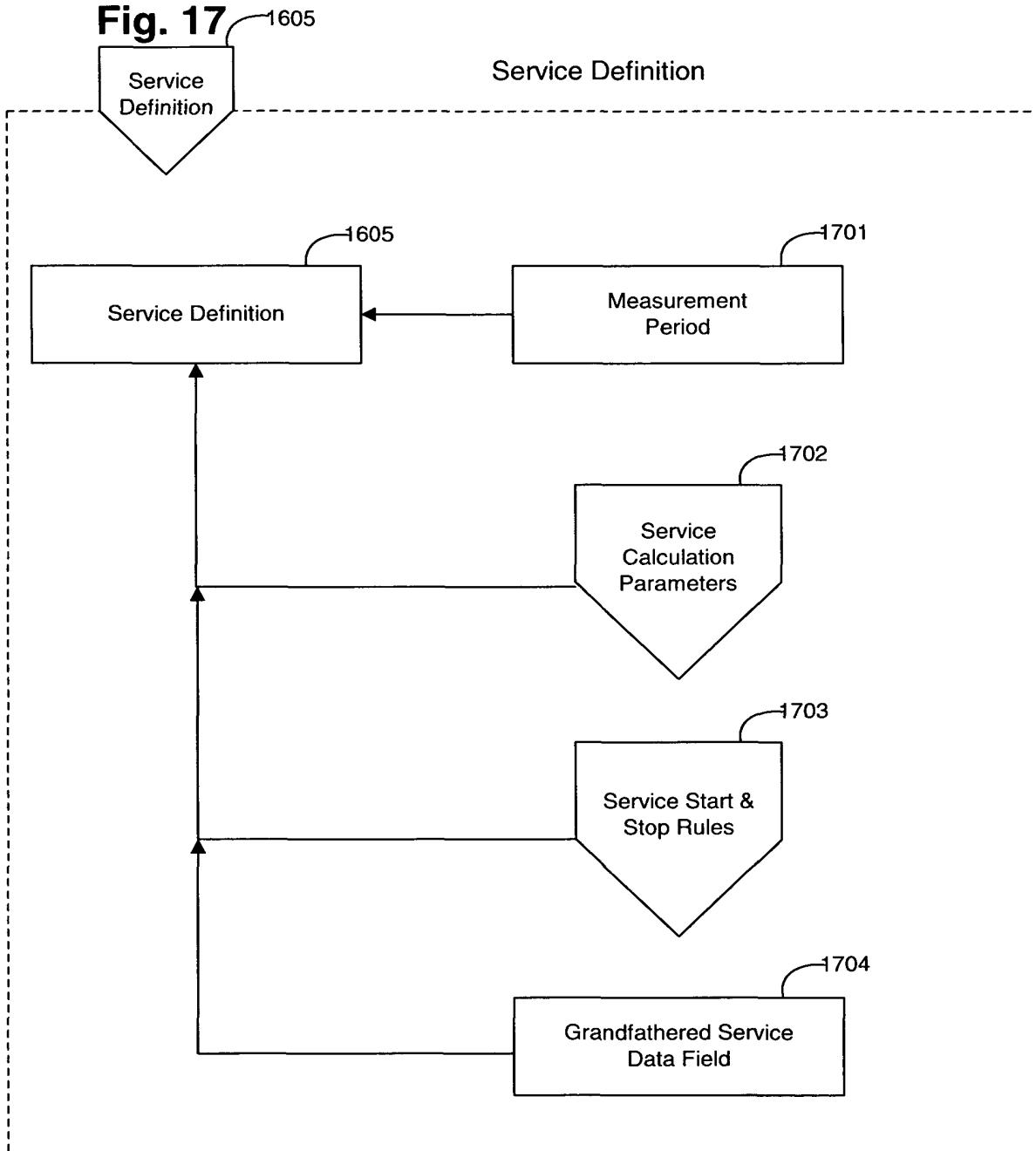


Fig. 18

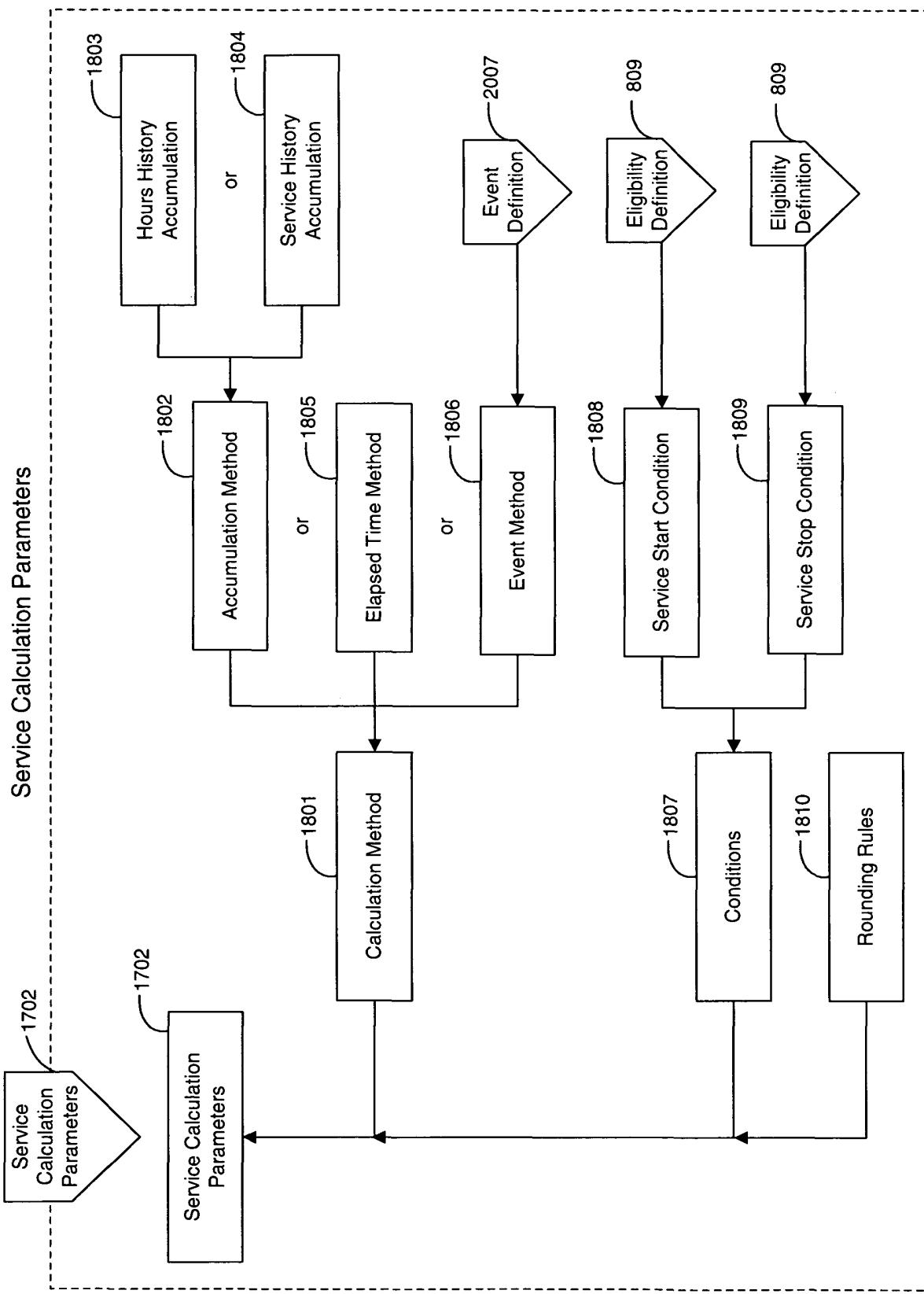


FIG. 19

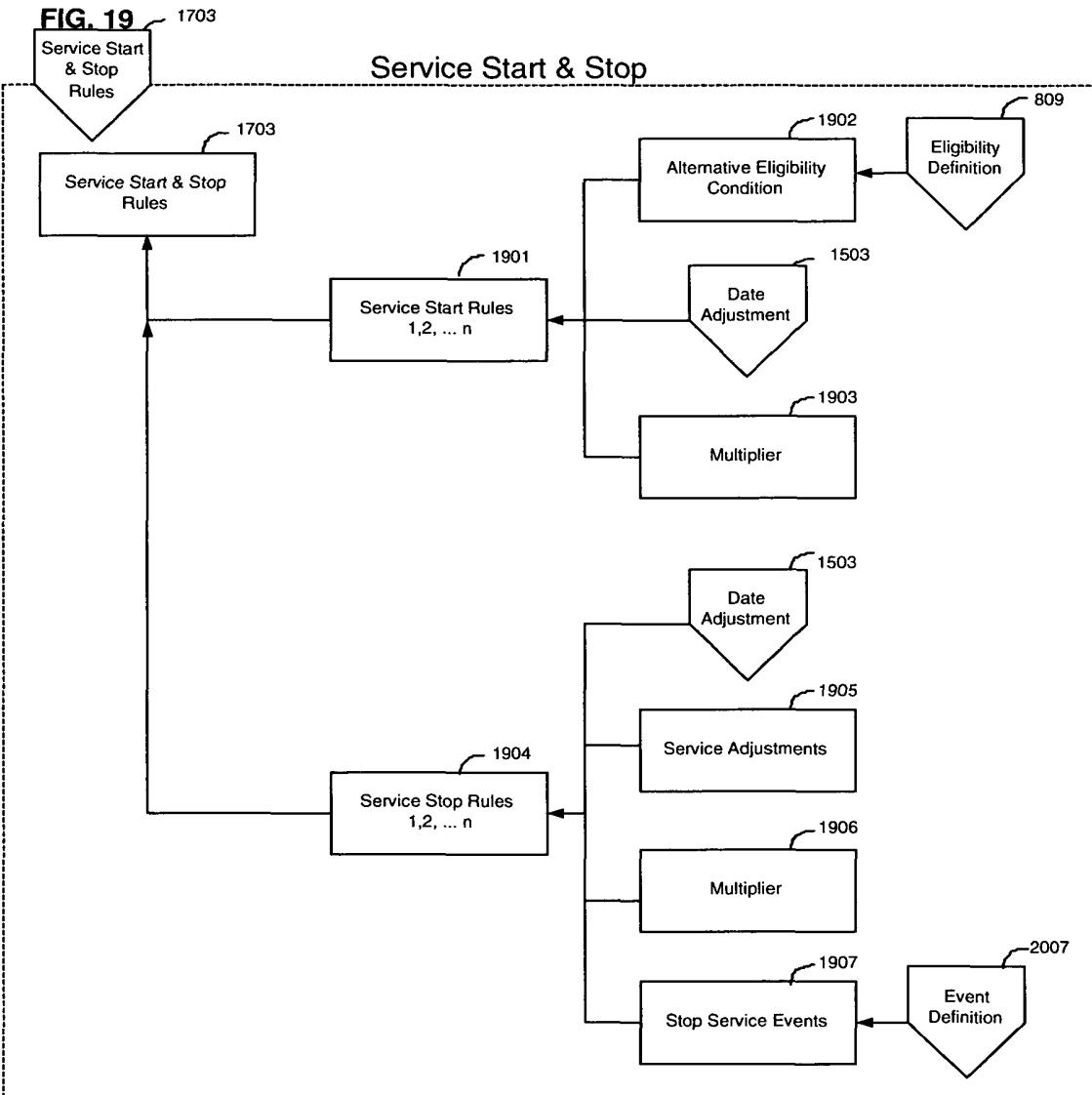


Fig. 20

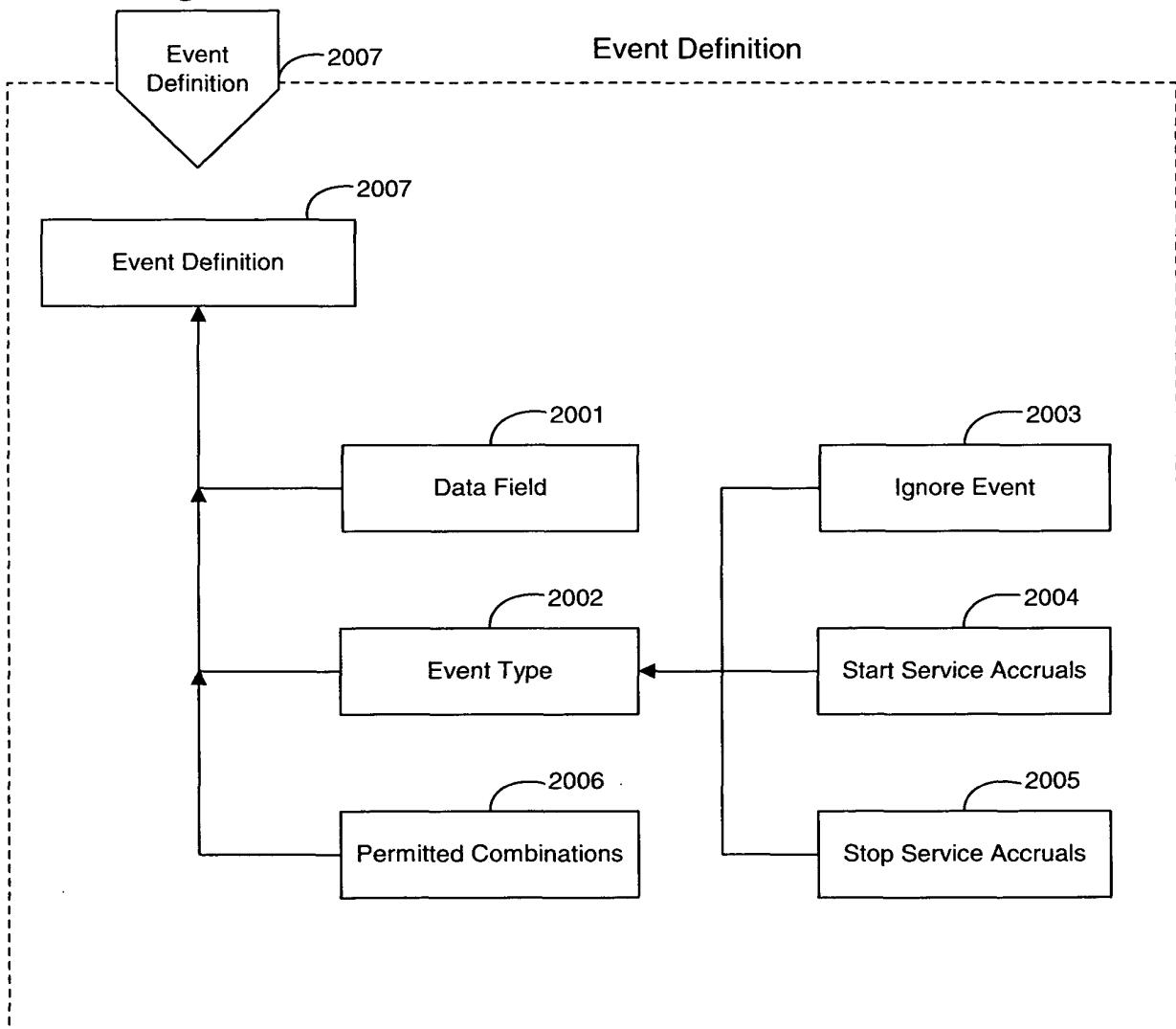


Fig. 21

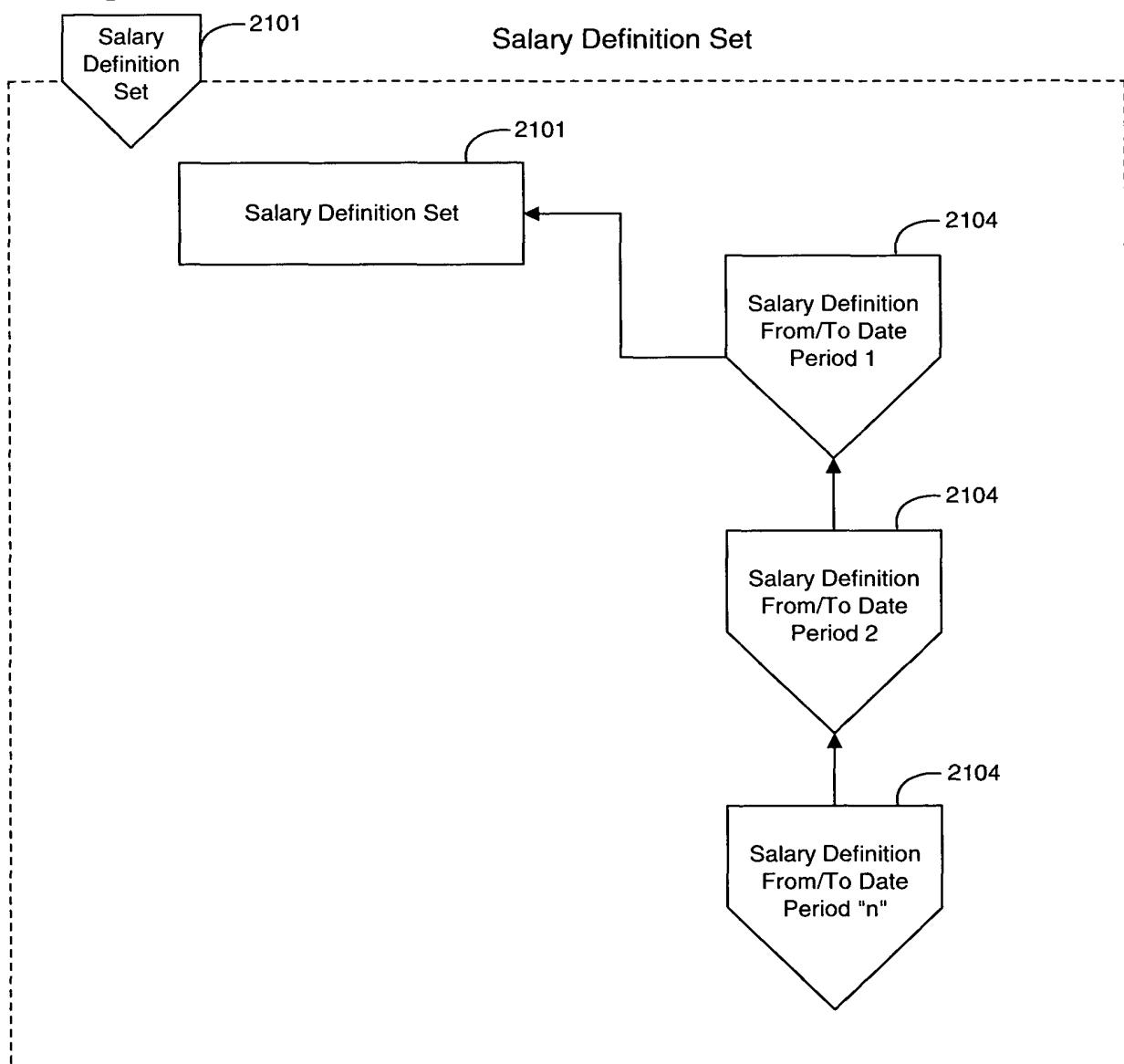


Fig. 22

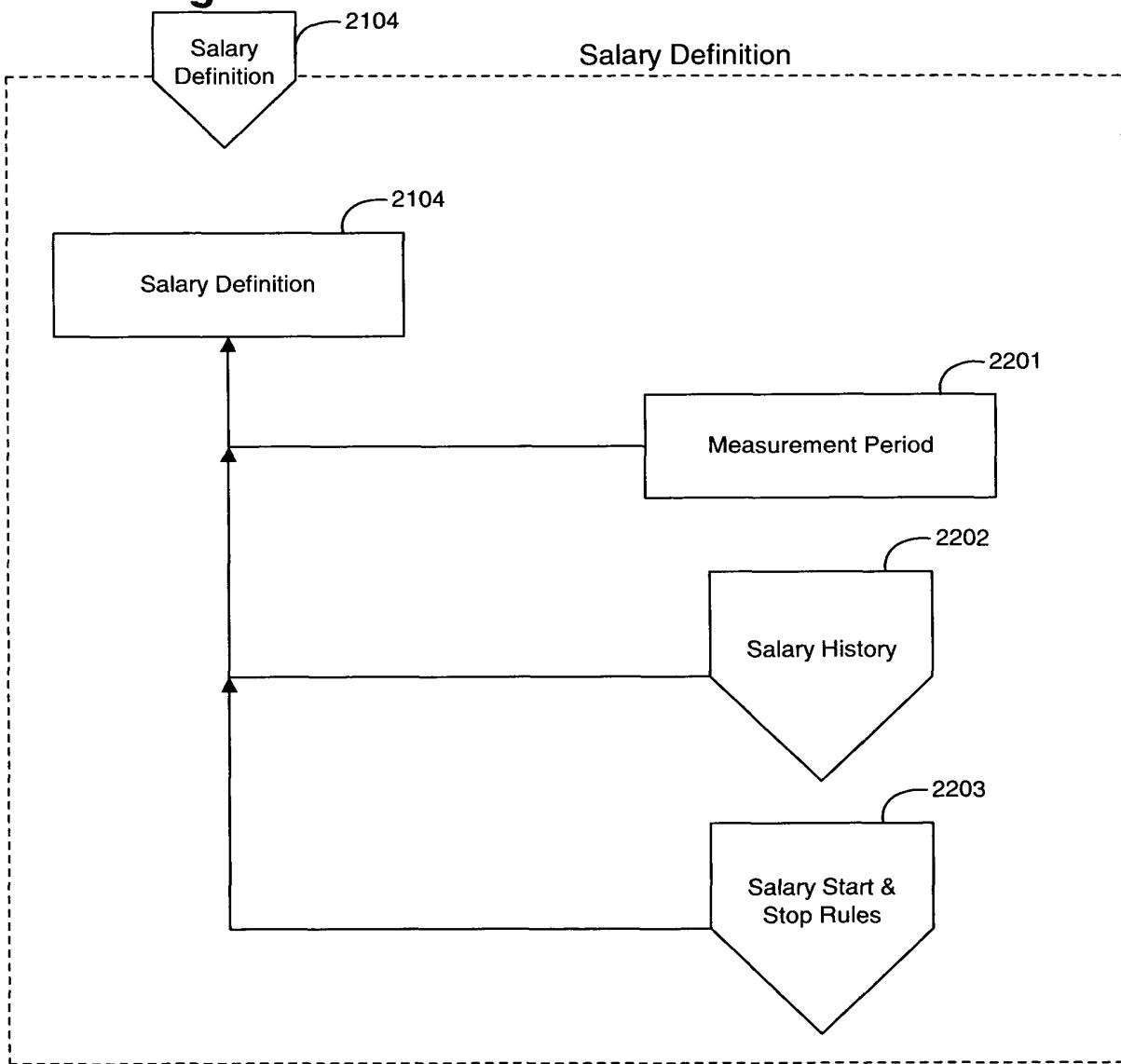


Fig. 23

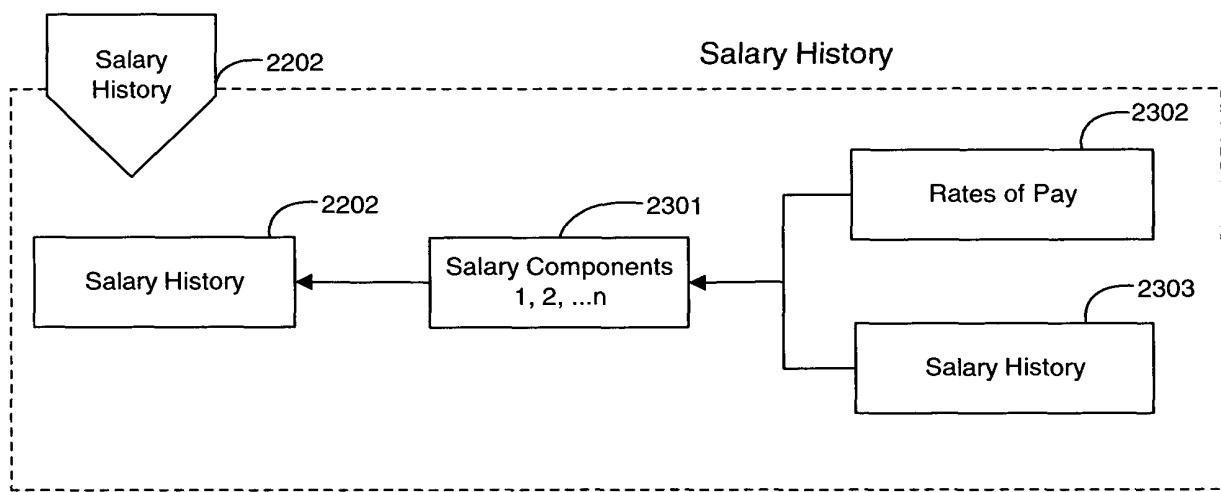


Fig. 24 Salary Definition

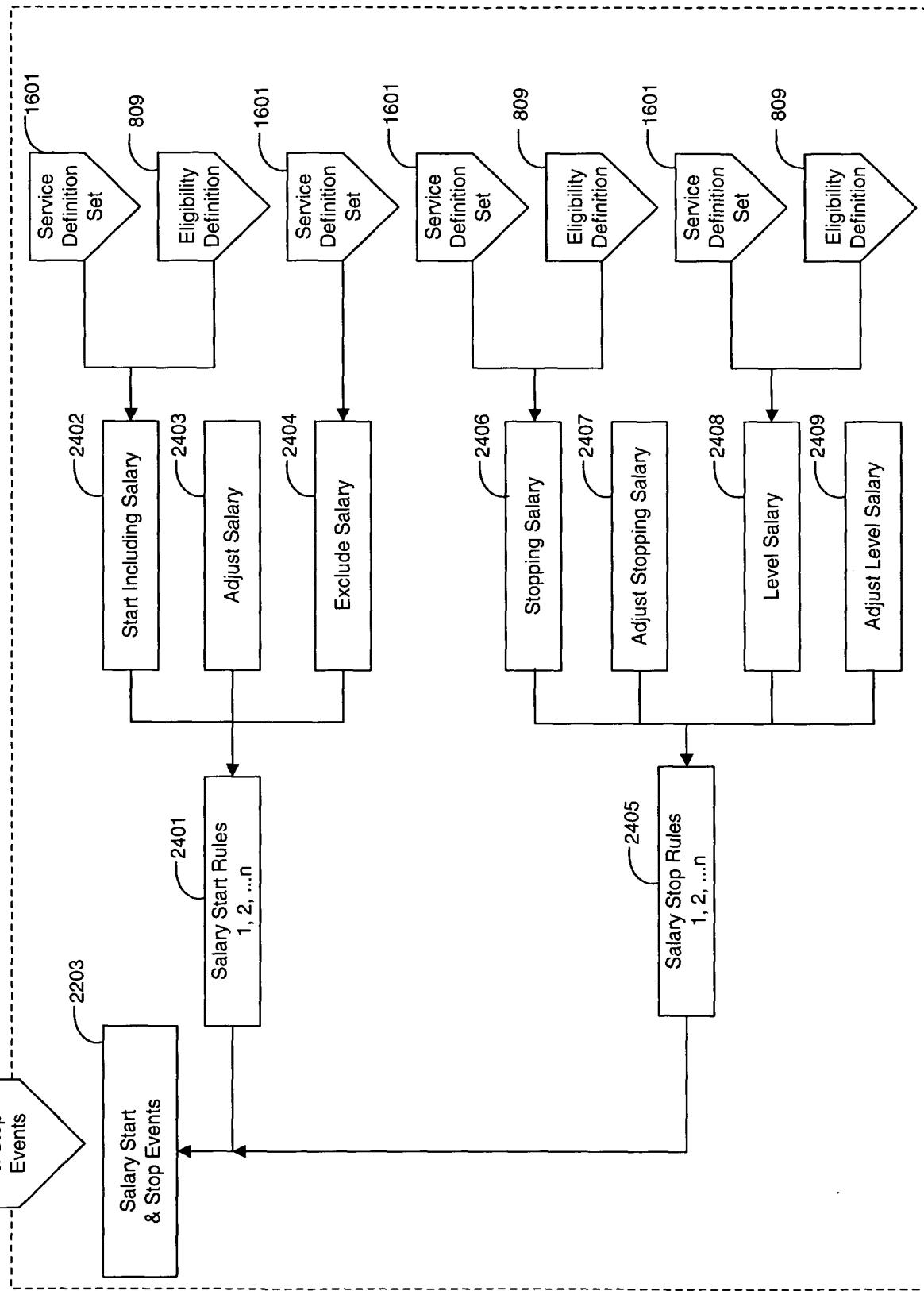


Fig. 25

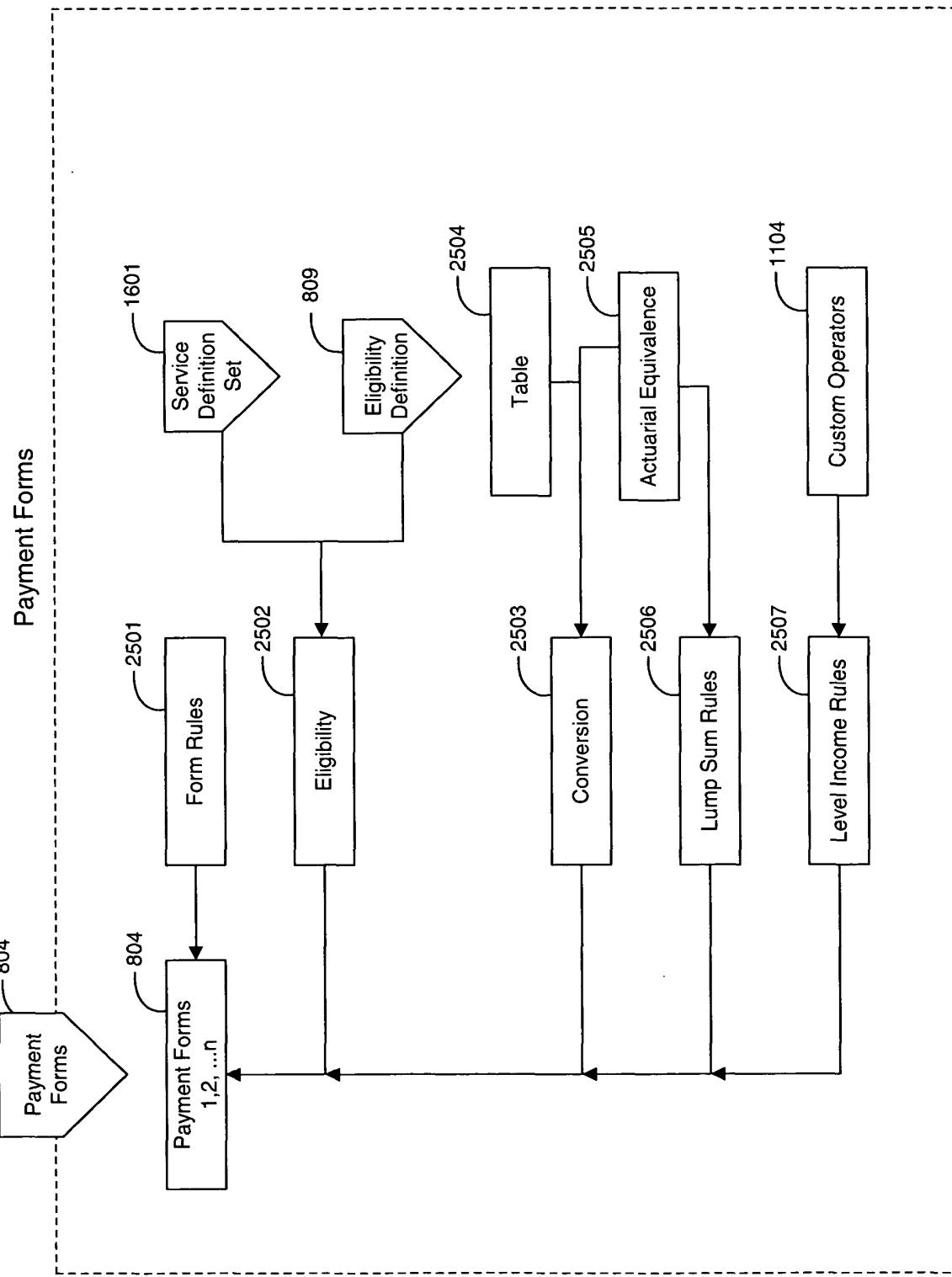
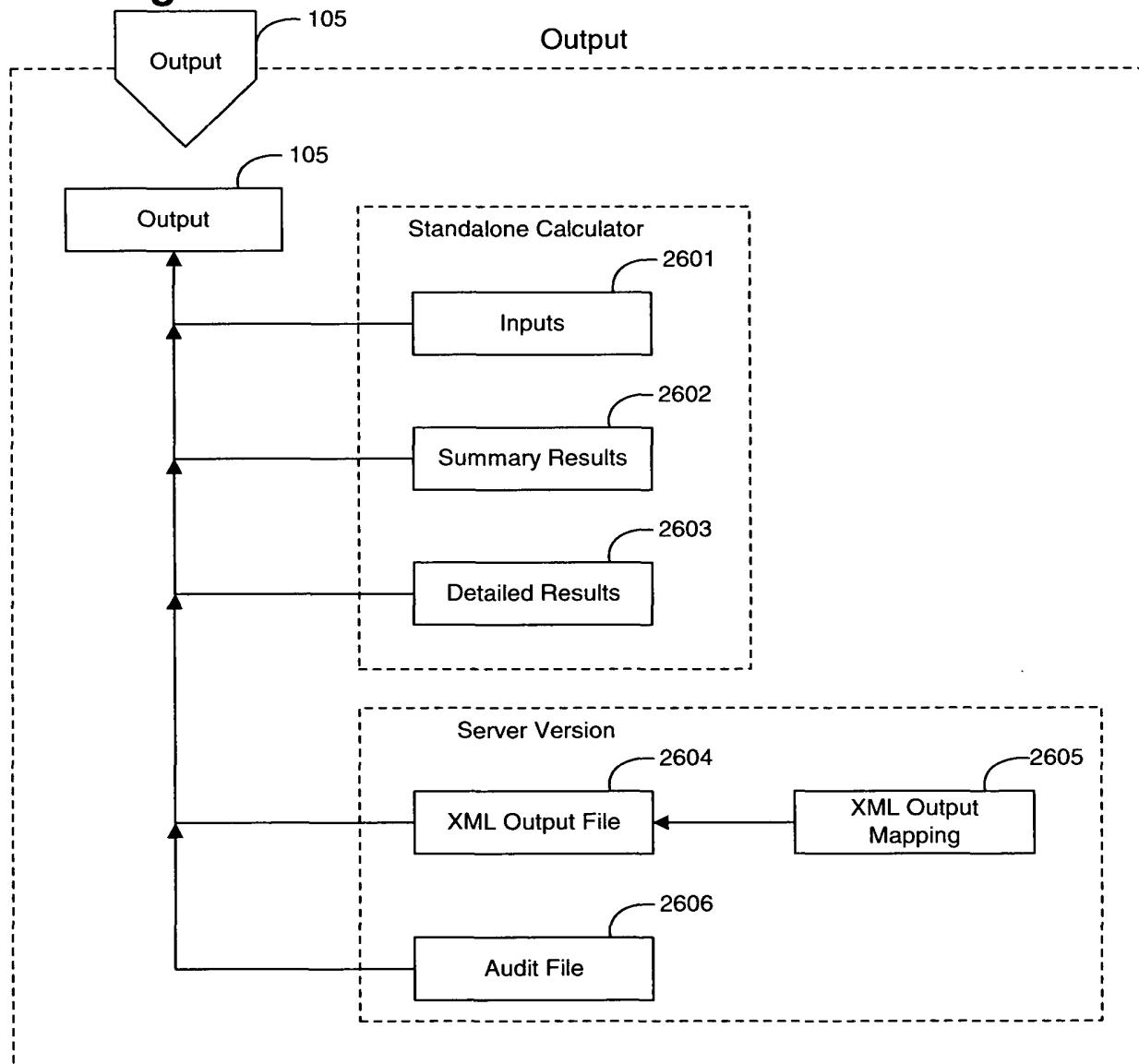


Fig. 26



Estimate Calculation Output
Page 1
May 5, 2003 10:40 AM

AAAAAAA
AAAAA
Estimate Calculation Library - ProAdmin
AAAAAAA
AAAAA

Name: demo2

System: demo_plan_1
Project: <ProAdmin>
Date Created: April 27, 2002 12:20 PM
Date Last Modified: May 5, 2003 10:39 AM

Person ID: 999887777
Type of Calculation: one decrement date, multiple commencement dates/ages
Decrement Date: 6/30/2002

Commencement Date(s): 7/01/2002

Commencement Age(s): 60y 0m
65y 0m

Plan Definition: Plan Def Individual Calculations
Census Specifications: Census Specs Individual Calculations
Projection Assumptions: Proj Assump Individual Calculations
Do not override salary inflation assumption
Output Definition: Output Def Individual Calculations - Fulfillment

Person ID 999887777
Date of Birth 5/1/1942
Normal Retirement Date 5/1/2007
Social Security Normal Retirement Age 65y 10m
Beneficiary Date of Birth 5/1/1939
Beneficiary Type Spouse

Benefit Definition values as of prior Plan Year end (12/31/2001):
Ret - ACTIVES & NEW VT 21,851.1576
Ret - ACTIVES & NEW VT SBC 21,851.1576
Ret - ACTIVES & NEW VT Supp 500.0000
Ret - PRIOR VT N/A
Ret - PRIOR VT SBCO N/A

Benefit-related values as of the Decrement Date:
Decrement Date 6/30/2002
Attained age 60y 1m

Benefit Definition Value(s):
Ret - ACTIVES & NEW VT 23,691.9286
Ret - ACTIVES & NEW VT SBC 23,691.9286
Ret - ACTIVES & NEW VT Supp 500.0000
Ret - PRIOR VT N/A
Ret - PRIOR VT SBCO N/A

Benefit Formula Component Values:
#MAXBEN'65 160,000.0000
BASE 23,691.9286
BENED 37,255.0000
Benedob 14,364.0000
Bentype 2.0000
DOB 15,460.0000
DOH 22,953.0000
ERF 1.0000
FAE 50,950.3840
SPHND01 0.0000
SPHND02 0.0000
SPHND03 0.0000
SPHND04 0.0000
SPHND05 0.0000
SPHND06 0.0000
SPHND07 0.0000
SPHND08 0.0000
SPHND09 0.0000
SPHND10 0.0000
SPHND11 0.0000
SPHND13 0.0000

Fig. 27A

SSN	99,887,777.0000	
STATUS	10.0000	
STATUSED	22,953.0000	
SuppBen	500.0000	
VEST	1.0000	
VTBEN	0.0000	
VTCRS	0.0000	
VTVS	0.0000	
Accrual Basis Component values:		
5 #FAS_CUSTOM 10	50,950.384	
BENED	37,255.000	
STATUS	10.000	
STATUSED	22,953.000	
Benefit-related values as of Commencement Date(s):		
Commencement Date(s)	7/01/2002	5/01/2007
Attained age	60y 2m	65y 0m
Benefit Definition Value(s):		
Ret - ACTIVES & NEW VT	23,691.93	23,691.93
Ret - ACTIVES & NEW VT SBC	23,691.93	23,691.93
Ret - ACTIVES & NEW VT Supp	500.00	500.00
Ret - PRIOR VT	N/A	N/A
Ret - PRIOR VT SBCO	N/A	N/A
Benefit Formula Component Values:		
#MAXBEN'65	160,000.0000	160,000.0000
BASE	23,691.9286	23,691.9286
BENED	37,255.0000	37,255.0000
Benedob	14,364.0000	14,364.0000
Bentype	2.0000	2.0000
DOB	15,460.0000	15,460.0000
DOH	22,953.0000	22,953.0000
ERF	1.0000	1.0000
FAE	50,950.3840	50,950.3840
SPHND01	0.0000	0.0000
SPHND02	0.0000	0.0000
SPHND03	0.0000	0.0000
SPHND04	0.0000	0.0000
SPHND05	0.0000	0.0000
SPHND06	0.0000	0.0000
SPHND07	0.0000	0.0000
SPHND08	0.0000	0.0000
SPHND09	0.0000	0.0000
SPHND10	0.0000	0.0000
SPHND11	0.0000	0.0000
SPHND12	0.0000	0.0000
SPHND13	0.0000	0.0000
SSN	99,887,777.0000	99,887,777.0000
STATUS	10.0000	10.0000
STATUSED	22,953.0000	22,953.0000
SuppBen	500.0000	500.0000
VEST	1.0000	1.0000
VTBEN	0.0000	0.0000
VTCRS	0.0000	0.0000
VTVS	0.0000	0.0000
Accrual Basis Component Values:		
5 #FAS_CUSTOM 10	50,950.384	50,950.384
BENED	37,255.000	37,255.000
STATUS	10.000	10.000
STATUSED	22,953.000	22,953.000

Fig. 27B

Annual payment form values at Commencement Date(s):

Benefit Definition:	Ret - ACTIVES & NEW VT	Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	7/1/2002				
Attained age:	60y 2m				
Life Annuity	23,691.96		N/A		N/A
50% Joint & Survivor	21,891.36	10,945.68			N/A
66 2/3% Joint & Survivor	21,370.08	14,253.84			N/A
100% Joint & Survivor	20,375.04	20,375.04			N/A
Commencement date:	5/1/2007				
Attained age:	65y 0m				
Life Annuity	23,691.96		N/A		N/A
50% Joint & Survivor	21,559.68	10,779.84			N/A
66 2/3% Joint & Survivor	20,943.72	13,969.44			N/A
100% Joint & Survivor	19,806.48	19,806.48			N/A
Benefit Definition:	Ret - ACTIVES & NEW VT SBC	Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	5/1/2007				
Attained age:	65y 0m				
LIFE ANNUITY DEF TO 65	23,691.96		N/A		N/A
Benefit Definition:	Ret - ACTIVES & NEW VT Supp	Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	7/1/2002				
Attained age:	60y 2m				
Life Annuity Supp	500.04		N/A		5/01/2004
50% Joint & Survivor Supp	462.00	231.00			5/01/2004
66 2/3% Joint & Survivor Supp	450.96	300.84			5/01/200
100% Joint & Survivor Supp	429.96	429.96			5/01/2004
Date/Age/Service output results:					
DOP		1/01/1972			
NRD			5/01/2007		
Total Vesting Service Actives & New VT's		39.667			
Total Credited Service Actives and New VT's		31.000			

Fig. 27C

Sample Life Output
Page 1

May 5, 2003 10:44 AM

Reports Printed:

Input Data

Benefit Definition

 Benefit: Ret - ACTIVES & NEW VT

Benefit Definition

 Benefit: Ret - ACTIVES & NEW VT SBC

Benefit Definition

 Benefit: Ret - ACTIVES & NEW VT Supp

Benefit Definition

 Benefit: Ret - PRIOR VT

Benefit Definition

 Benefit: Ret - PRIOR VT SBCO

Benefit Formula Component

 Name: #MAXBEN 65

Benefit Formula Component

 Name: BASE

 Type: Accrual Definition

Benefit Formula Component

 Name: DOB

 Type: Database Field

Benefit Formula Component

 Name: DOH

 Type: Database Field

Benefit Formula Component

 Name: ERF

 Type: Table

Benefit Formula Component

 Name: FAE

 Type: Accrual Definition

Benefit Formula Component

 Name: STATUS

 Type: Database Field

Benefit Formula Component

 Name: SUPPBEN

 Type: Constant

Benefit Formula Component

 Name: VEST

 Type: Table

Benefit Formula Component

 Name: VTBEN

 Type: Database Field (expression)

Fig. 28A

```

Benefit Formula Component
Name: VTCRS
Type: Database Field (expression)

Benefit Formula Component
Name: VTVS
Type: Database Field (expression)

Accrual Definition Basis Formula
Name: BASE

Accrual Definition Basis Formula
Name: FAE

Accrual Basis Component
Name: 5 #FAS_CUSTOM 10

Accrual Basis Component
Name: BENED

Accrual Basis Component
Name: STATUS

Accrual Basis Component
Name: STATUSUSED

415(b) Maximum Benefit Limit
Benefit: Ret - ACTIVES & NEW VT

415(b) Maximum Benefit Limit
Benefit: Ret - ACTIVES & NEW VT SBC

415(b) Maximum Benefit Limit
Benefit: Ret - ACTIVES & NEW VT Supp

415(b) Maximum Benefit Limit
Benefit: Ret - PRIOR VT

415(b) Maximum Benefit Limit
Benefit: Ret - PRIOR VT SBCO

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT
Payment form: Life Annuity

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT
Payment form: 50% Joint & Survivor

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT
Payment form: 66 2/3% Joint & Survivor

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT
Payment form: 100% Joint & Survivor

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT SBC
Payment form: Lump Sum (SBCO)

```

Fig. 28B

Fig. 28C

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT SBC
Payment form: LIFE ANNUITY DEF TO 65

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: Life Annuity Supp

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: 50% Joint & Survivor Supp

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: 66 2/3% Joint & Survivor Supp

Payment Form Value
Benefit: Ret - ACTIVES & NEW VT Supp
Payment form: 100% Joint & Survivor Supp

Payment Form Value
Benefit: Ret - PRIOR VT
Payment form: Life Annuity

Payment Form Value
Benefit: Ret - PRIOR VT
Payment form: 50% Joint & Survivor

Payment Form Value
Benefit: Ret - PRIOR VT
Payment form: 66 2/3% Joint & Survivor

Payment Form Value
Benefit: Ret - PRIOR VT
Payment form: 100% Joint & Survivor

Payment Form Value
Benefit: Ret - PRIOR VT SBCO
Payment form: Lump Sum (SBCO)

Payment Form Value
Benefit: Ret - PRIOR VT SBCO
Payment form: LIFE ANNUITY DEF TO 65

Service Definition
Name: Vested Service - Elapsed Time

Service Definition
Name: Vested Service - Elapsed Time (Base Svc)

Service Definition
Name: Elapsed Svc Completed Months for FAE

Service Definition
Name: Credited Serviice - Elapsed Time

Service Definition
Name: Credited Service - Reported Hours

Service Definition
Name: Vesting Service For Prior VT's

Service Definition Set
 Name: VESTED SERVICE - Elapsed Time (Base Service Set)

Service Definition Set
 Name: VESTED SERVICE - For NRD

Service Definition Set
 Name: Elapsed for FAE Gross-Up (Completed Months)

Service Definition Set
 Name: CREDITED SERVICE - ELASPED/REPORTED

Service Definition Set
 Name: VESTED SERVICE FOR PRIOR VT'S FOR FULLFILLMENT

Salary Definition
 Name: Base Pay

Salary Definition Set
 Name: Base Pay (Base Salary Set)

 AAAA

 Estimate: demo2
 Client: demo_plan_1
 Project: <ProAdmin>
 Run Date: May 5, 2003 10:44 AM

 Person ID: 999887777
 Plan Definition: Plan Def Individual Calculations
 Census Specifications: Census Specs Individual Calculations
 Projection Assumptions: Proj Assump Individual Calculations

Input Data
 Page 2

 May 5, 2003 10:44 AM

 UAAAAAAA
 3 3 PersonID: 999887777
 AAA
 3 BenedOB 3 05/01/1939
 3 BenHistEffDte 3 1/01/2002 01/01/2002
 3 Bentype 3 Spouse
 3 CSBreakUnit 3 12/31/1991 0
 3 3 12/31/1993 0
 3 3 12/31/1994 0
 3 3 12/31/1995 0
 3 3 12/31/1996 0
 3 3 12/31/1997 0
 3 3 12/31/1998 0
 3 3 12/31/1999 0
 3 3 12/31/2000 0
 3 3 12/31/2001 0
 3 CSD 3 01/01/1972
 3 CSHist 3 12/31/2001 29
 3 DOB 3 05/01/1942
 3 DOH 3 11/05/1962
 3 DOP 3 01/01/1972
 3 ERD 3 *01/01/4000
 3 Hours 3 1/01/1993 12/31/1993 2,094
 3 3 1/01/1994 12/31/1994 2,133
 3 3 1/01/1995 12/31/1995 1,993
 3 3 1/01/1996 12/31/1996 2,168

Fig. 28D

	3	1/01/1997	12/31/1997	2,270	3
	3	1/01/1998	12/31/1998	2,207	3
	3	1/01/1999	12/31/1999	2,134	3
	3	1/01/2000	12/31/2000	2,080	3
	3	1/01/2001	12/31/2001	2,080	3
PayBase	3	1/01/1982	12/31/1982	13,514.95	3
	3	1/01/1983	12/31/1983	13,152.20	3
	3	1/01/1984	12/31/1984	14,328.81	3
	3	1/01/1985	12/31/1985	16,485.08	3
	3	1/01/1986	12/31/1986	20,335.74	3
	3	1/01/1987	12/31/1987	22,264.38	3
	3	1/01/1988	12/31/1988	27,379.28	3
	3	1/01/1989	12/31/1989	35,552.52	3
	3	1/01/1990	12/31/1990	36,726.01	3
	3	1/01/1991	12/31/1991	37,046.31	3
	3	1/01/1992	12/31/1992	31,493.88	3
	3	1/01/1993	12/31/1993	34,171.17	3
	3	1/01/1994	12/31/1994	37,028.50	3
	3	1/01/1995	12/31/1995	36,952.60	3
	3	1/01/1996	12/31/1996	40,562.01	3
	3	1/01/1997	12/31/1997	44,194.72	3
	3	1/01/1998	12/31/1998	44,643.56	3
	3	1/01/1999	12/31/1999	47,545.96	3
	3	1/01/2000	12/31/2000	50,250.40	3
	3	1/01/2001	12/31/2001	56,156.00	3
Sex	3	Female			3
SHCode01	3	*0			3
SHCode02	3	*0			3
SHCode03	3	*0			3
SHCode04	3	*0			3
SHCode05	3	*0			3
SHCode06	3	*0			3
SHCode07	3	*0			3
SHCode08	3	*0			3
SHCode09	3	*0			3
SHCode10	3	*0			3
SHCode11	3	*0			3
SHCode13	3	*0			3
SSN	3	99,887,777			3
StatEffDate	3	11/05/1962	11/05/1962		3
Status	3	11/05/1962	Active		3
StatusHistory	3	11/05/1962	10		3
VestBen	3	1/01/2002	21,122.79		3
VSBreakunit	3	12/31/1991	0		3
	3	12/31/1993	0		3
	3	12/31/1994	0		3
	3	12/31/1995	0		3
	3	12/31/1996	0		3
	3	12/31/1997	0		3
	3	12/31/1998	0		3
	3	12/31/1999	0		3
	3	12/31/2000	0		3
	3	12/31/2001	0		3
VSD	3	11/05/1962			3
VSHist	3	12/31/2001	39.17		3
AAAAAAAAAAAAAAA	3	AAAAAAAAAAA	AAAAAAAAAAA	AAAAAAAAAAA	3

* = Default value

Fig. 28E

12345*002 2002-07-02-11.47.14.155000

Fig. 29A

Date Created: May 5, 2003 10:59 AM
Date Last Modified: May 5, 2003 10:59 AM
Type of Calculation: one decrement date, multiple commencement dates/ages
Decrement Date: 6/30/2002

Commencement Date(s): 7/01/2002
5/01/2004
5/01/2007

Commencement Age(s): <unspecified>

Plan Definition: Plan Def Individual Calculations
Census Specifications: Census Specs Individual Calculations
Projection Assumptions: Proj Assump Individual Calculations
Do not override salary inflation assumption
Output Definition: Output Def Individual Calculations - Fulfillment

Person ID 999887777
Date of Birth 5/1/1942
Normal Retirement Date 5/1/2007
Social Security Normal Retirement Age 65y 10m
Beneficiary Date of Birth 5/1/1939
Beneficiary Type Spouse

Benefit Definition values as of prior Plan Year end (12/31/2001):
Ret - ACTIVES & NEW VT 21,851.1576
Ret - ACTIVES & NEW VT SBC 21,851.1576
Ret - ACTIVES & NEW VT Supp 500.0000
Ret - PRIOR VT N/A
Ret - PRIOR VT SBCO N/A

Benefit-related values as of the Decrement Date:

Decrement Date 6/30/2002
Attained age 60y 1m

Benefit Definition Value(s):

Ret - ACTIVES & NEW VT 23,691.9286
Ret - ACTIVES & NEW VT SBC 23,691.9286
Ret - ACTIVES & NEW VT Supp 500.0000
Ret - PRIOR VT N/A
Ret - PRIOR VT SBCO N/A

Benefit Formula Component values:

#MAXBEN'65	160,000.0000
BASE	23,691.9286
BENED	37,254.0000
Benedob	14,364.0000
Bentype	2.0000
DOB	15,460.0000
DOH	22,953.0000
ERF	1.0000
FAE	50,950.3840
SPHND01	0.0000
SPHND02	0.0000
SPHND03	0.0000
SPHND04	0.0000
SPHND05	0.0000
SPHND06	0.0000
SPHND07	0.0000
SPHND08	0.0000
SPHND09	0.0000
SPHND10	0.0000
SPHND11	0.0000
SPHND13	0.0000
SSN	99,887,777.0000
STATUS	10.0000
STATUSED	22,953.0000
SuppBen	500.0000
VEST	1.0000
VTBEN	0.0000
VTCRS	0.0000
VTVS	0.0000

Accrual Basis Component values:

5 #FAS_CUSTOM 10	50,950.384
BENED	37,254.000
STATUS	10.000
STATUSED	22,953.000

Benefit-related values as of Commencement Date(s):				
Commencement Date(s)	7/01/2002	5/01/2004	5/01/2007	
Attained age	60y 2m	62y 0m	65y 0m	
Benefit Definition Value(s):				
Ret - ACTIVES & NEW VT	23,691.93	23,691.93	23,691.93	
Ret - ACTIVES & NEW VT SBC	23,691.93	23,691.93	23,691.93	
Ret - ACTIVES & NEW VT Supp	500.00	500.00	500.00	
Ret - PRIOR VT	N/A	N/A	N/A	
Ret - PRIOR VT SBCO	N/A	N/A	N/A	
Benefit Formula Component values:				
#MAXBEN'65	160,000.0000	160,000.0000	160,000.0000	
BASE	23,691.9286	23,691.9286	23,691.9286	
BENED	37,254.0000	37,254.0000	37,254.0000	
Benedob	14,364.0000	14,364.0000	14,364.0000	
Bentype	2.0000	2.0000	2.0000	
DOB	15,460.0000	15,460.0000	15,460.0000	
DOH	22,953.0000	22,953.0000	22,953.0000	
ERF	1.0000	1.0000	1.0000	
FAE	50,950.3840	50,950.3840	50,950.3840	
SPHND01	0.0000	0.0000	0.0000	
SPHND02	0.0000	0.0000	0.0000	
SPHND03	0.0000	0.0000	0.0000	
SPHND04	0.0000	0.0000	0.0000	
SPHND05	0.0000	0.0000	0.0000	
SPHND06	0.0000	0.0000	0.0000	
SPHND07	0.0000	0.0000	0.0000	
SPHND08	0.0000	0.0000	0.0000	
SPHND09	0.0000	0.0000	0.0000	
SPHND10	0.0000	0.0000	0.0000	
SPHND11	0.0000	0.0000	0.0000	
SPHND13	0.0000	0.0000	0.0000	
SSN	99,887,777.0000	99,887,777.0000	99,887,777.0000	
STATUS	10.0000	10.0000	10.0000	
STATUSED	22,953.0000	22,953.0000	22,953.0000	
SuppBen	500.0000	500.0000	500.0000	
VEST	1.0000	1.0000	1.0000	
VTBEN	0.0000	0.0000	0.0000	
VTCRS	0.0000	0.0000	0.0000	
TVVS	0.0000	0.0000	0.0000	
Accrual Basis Component Values:				
5 #FAS_CUSTOM 10	50,950.384	50,950.384	50,950.384	
BENED	37,254.000	37,254.000	37,254.000	
STATUS	10.000	10.000	10.000	
STATUSED	22,953.000	22,953.000	22,953.000	

Annual payment form values at Commencement Date(s):

Benefit Definition: Ret - ACTIVES & NEW VT	Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date: 7/1/2002				
Attained age: 60y 2m				
Life Annuity	23,691.96	N/A	N/A	
50% Joint & Survivor	21,891.36	10,945.68	N/A	
66 2/3% Joint & Survivor	21,370.08	14,253.84	N/A	
100% Joint & Surviovr	20,375.04	20,375.04	N/A	
Commencement date: 5/1/2004				
Attained age: 62y 0m				
Life Annuity	23,691.96	N/A	N/A	
50% Joint & Survivor	21,796.56	10,898.28	N/A	
66 2/3% Joint & Survivor	21,251.64	14,174.88	N/A	
100% Joint & Surviovr	20,209.20	20,209.20	N/A	
Commencement date: 5/1/2007				
Attained age: 65y 0m				
Life Annuity	23,691.96	N/A	N/A	
50% Joint & Survivor	21,559.68	10,779.84	N/A	
66 2/3% Joint & Survivor	20,943.72	13,969.44	N/A	
100% Joint & Surviovr	19,806.48	19,806.48	N/A	

Fig. 29B

Benefit Definition: Ret - ACTIVES & NEW VT SBC		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	5/1/2007				
Attained age:	65y 0m				
LIFE ANNUITY DEF TO 65		23,691.96		N/A	N/A
Benefit Definition: Ret - ACTIVES & NEW VT Supp		Primary Bft	Benef. Bft	Other Bft	Chg. Date
Commencement date:	7/1/2002				
Attained age:	60y 2m				
Life Annuity Supp		500.04		N/A	5/01/2004
50% Joint & Survivor Supp		462.00		N/A	5/01/2004
66 2/3% Joint & Survivor Supp		450.96		N/A	5/01/2004
100% Joint & Survivor Supp		429.96		N/A	5/01/2004
Date/Age/Service output results:					
DOP		1/01/1972			
NRD		5/01/2007			
Total Vesting Service Actives & New VT's		39.667			
Total Credited Service Actives and New VT's		31.000			
Status	11/05/1962	Active			
DOB	05/01/1942				
DOH	11/05/1962				
Sex	Female				
Bentype	Spouse				
BeneDOB	05/01/1939				
StatusHistory	11/05/1962	10			
StatEffDate	11/05/1962	11/05/1962			
BenHistEffDte	12/31/2001	12/31/2001			
VSD	11/05/1962				
VSBreakUnit	12/31/1991	0			
	12/31/1993	0			
	12/31/1994	0			
	12/31/1995	0			
	12/31/1996	0			
	12/31/1997	0			
	12/31/1998	0			
	12/31/1999	0			
	12/31/2000	0			
	12/31/2001	0			
PayBase	1/01/1982	12/31/1982	13,514.95		
	1/01/1983	12/31/1983	13,152.20		
	1/01/1984	12/31/1984	14,328.81		
	1/01/1985	12/31/1985	16,485.08		
	1/01/1986	12/31/1986	20,335.74		
	1/01/1987	12/31/1987	22,264.38		
	1/01/1988	12/31/1988	27,379.28		
	1/01/1989	12/31/1989	35,552.52		
	1/01/1990	12/31/1990	36,726.01		
	1/01/1991	12/31/1991	37,046.31		
	1/01/1992	12/31/1992	31,493.88		
	1/01/1993	12/31/1993	34,171.17		
	1/01/1994	12/31/1994	37,028.50		
	1/01/1995	12/31/1995	36,952.60		
	1/01/1996	12/31/1996	40,562.01		
	1/01/1997	12/31/1997	44,194.72		
	1/01/1998	12/31/1998	44,643.56		
	1/01/1999	12/31/1999	47,545.96		
	1/01/2000	12/31/2000	50,250.40		
	1/01/2001	12/31/2001	56,156.00		
CSD	01/01/1972				
CSBreakUnit	12/31/1991	0			
	12/31/1993	0			
	12/31/1994	0			
	12/31/1995	0			
	12/31/1996	0			
	12/31/1997	0			
	12/31/1998	0			
	12/31/1999	0			
	12/31/2000	0			
	12/31/2001	0			
Hours	1/01/1993	12/31/1993	2,094		

Fig. 29C

Fig. 29D

```

1/01/1994 12/31/1994 2,133
1/01/1995 12/31/1995 1,993
1/01/1996 12/31/1996 2,168
1/01/1997 12/31/1997 2,270
1/01/1998 12/31/1998 2,207
1/01/1999 12/31/1999 2,134
1/01/2000 12/31/2000 2,080
1/01/2001 12/31/2001 2,080
VSHist    12/31/2001 39.17
ERD      *01/01/4000
SHCode01  *0
SHCode02  *0
SHCode03  *0
SHCode04  *0
SHCode05  *0
SHCode06  *0
SHCode07  *0
SHCode08  *0
SHCode09  *0
SHCode10  *0
SHCode11  *0
SHCode13  *0
SSN      99,887,777
VestBen   1/01/2002 21,851.16
CSHist    12/31/2001 30
DOP      01/01/1972
* = Default value

Benefit: VS := VTVS &
CRS := VTCRS &
BIRTHDATE := DOB &
HIREDATE := DOH &

```

```

VTBEN * ERF
Expression: PRIOR VT

Benefit: BASE * ERF * VEST
; BASE is 1.5% of FAE time service
; ERF is the early retirement factor table
; VEST is the vesting schedule
Expression: ACTIVES & NEW VT

Benefit: FAS := FAE &
STAT := STATUS &

BASE #min (#maxben 65)
Expression: ACTIVES & NEW VT SBC

Benefit: VTBEN #min (#maxben 65)
Expression: PRIOR VT SBCO

Benefit: BIRTHDATE := DOB &
HIREDATE := DOH &

SuppBen
Expression: ACTIVES & NEW VT Supp
-----
```

Accrual Basis Component: 5 '#FAS_CUSTOM'10

Date	Age	Salary per Definition	401(a) Maximum	Limited Salary	Averaging Period	Considered Period	Final Average Salary
12/31/1960	18y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1961	19y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1962	20y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1963	21y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1964	22y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1965	23y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1966	24y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1967	25y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1968	26y 8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00

12/31/1969	27y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1970	28y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1971	29y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1972	30y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1973	31y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1974	32y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1975	33y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1976	34y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1977	35y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1978	36y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1979	37y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1980	38y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1981	39y	8m	0.00	150,000.00	0.00	0.000000	0.000000	0.00
12/31/1982	40y	8m	13,514.95	150,000.00	13,514.95	1.000000	1.000000	13,514.95
12/31/1983	41y	8m	13,152.20	150,000.00	13,152.20	2.000000	2.000000	13,333.58
12/31/1984	42y	8m	14,328.81	150,000.00	14,328.81	3.000000	3.000000	13,665.32
12/31/1985	43y	8m	16,485.08	150,000.00	16,485.08	4.000000	4.000000	14,370.26
12/31/1986	44y	8m	20,335.74	150,000.00	20,335.74	5.000000	5.000000	15,563.36
12/31/1987	45y	8m	22,264.38	150,000.00	22,264.38	5.000000	6.000000	17,385.79
12/31/1988	46y	8m	27,379.28	150,000.00	27,379.28	5.000000	7.000000	20,158.66
12/31/1989	47y	8m	35,552.52	150,000.00	35,552.52	5.000000	8.000000	24,403.40
12/31/1990	48y	8m	36,726.01	150,000.00	36,726.01	5.000000	9.000000	28,451.59
12/31/1991	49y	8m	37,046.31	150,000.00	37,046.31	5.000000	10.000000	31,793.70
12/31/1992	50y	8m	31,493.88	150,000.00	31,493.88	5.000000	10.000000	33,639.60
12/31/1993	51y	8m	34,171.17	150,000.00	34,171.17	5.000000	10.000000	34,997.98
12/31/1994	52y	8m	37,028.50	150,000.00	37,028.50	5.000000	10.000000	36,104.90
12/31/1995	53y	8m	36,952.60	150,000.00	36,952.60	5.000000	10.000000	36,661.19
12/31/1996	54y	8m	40,562.01	150,000.00	40,562.01	5.000000	10.000000	37,663.09
12/31/1997	55y	8m	44,194.72	160,000.00	44,194.72	5.000000	10.000000	39,156.83
12/31/1998	56y	8m	44,643.56	160,000.00	44,643.56	5.000000	10.000000	40,695.02
12/31/1999	57y	8m	47,545.96	160,000.00	47,545.96	5.000000	10.000000	42,798.51
12/31/2000	58y	8m	50,250.40	170,000.00	50,250.40	5.000000	10.000000	45,439.33
12/31/2001	59y	8m	56,156.00	170,000.00	56,156.00	5.000000	10.000000	48,558.13
6/30/2002	60y	1m	56,156.00	200,000.00	56,156.00	5.000000	10.000000	50,950.38
7/01/2002	60y	2m	56,156.00	200,000.00	56,156.00	5.000000	10.000000	50,950.38
12/31/2002	60y	8m	56,156.00	200,000.00	56,156.00	5.000000	10.000000	50,950.38
12/31/2003	61y	8m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
5/01/2004	62y	0m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
12/31/2004	62y	8m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
12/31/2005	63y	8m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
12/31/2006	64y	8m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
5/01/2007	65y	0m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
12/31/2007	65y	8m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38
12/31/2008	66y	8m	0.00	200,000.00	0.00	5.000000	10.000000	50,950.38

Included salary definition set(s):

```

UAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA3
          Salary Definition Set3 Multiplier3
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA3
3 {<Base salary set>}3 13
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA3
          <Base salary set> = Base Pay

```

Averaging period	=	5 years
Considered period	=	10 years
Non-consecutive years?	=	yes
End of averaging period	=	current salary

Fig. 29E